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**AWARENESS OF ISLAMIC FINANCIAL PLANNING AMONG MUSLIM
PRIMARY SCHOOL TEACHERS IN KUBANG PASU, KEDAH**



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UUM
Universiti Utara Malaysia

MASTER OF ISLAMIC BUSINESS STUDIES

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PRIMARY SCHOOL TEACHERS IN KUBANG PASU, KEDAH**

By

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UUM
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**Research Paper Submitted to
Dean of Othman Yeop Abdullah Graduate School of Business
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In Partial Fulfillment of the Requirement for the Master in Islamic Business
Studies**



Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
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ABSTRACT

The study aims to identify factors that influence the awareness of Islamic financial planning among primary school teachers in Kubang Pasu. The factors identified for this study are knowledge and religion. The hypothesis is used to test the relationship by using a survey response from 210 respondents. The data obtained from the questionnaires then quantitatively analyzed using SPSS software version 24. The data were tested using descriptive statistics, correlation and regression analysis to answer the research questions and objectives. The method of analysis employed in this study included Independent Sample T-Test, One-Way Analysis of Variance (ANOVA), Pearson Correlation as well as Multiple Regression. Overall, the results of the study interpret that there is a significant relationship between the selected factors with it knowledge and religiosity on awareness of Islamic financial planning. Overall, the studies have found that knowledge has a great influence towards awareness of Islamic planning. Therefore, this study would like to recommend to the Ministry of Education to conduct Islamic financial planning courses to teachers because of the lack of programs like seminar, education class and etc. In addition to that, these programmes are also important for future generations, governments and financial advisors to raise awareness about Islamic financial planning.

Keywords: Awareness, Knowledge, Religious, Islamic Financial Planning



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ABSTRAK

Kajian ini bertujuan untuk mengenal pasti faktor-faktor yang mempengaruhi kesedaran mengenai perancangan kewangan islam dalam kalangan guru-guru sekolah rendah di Kubang Pasu. Faktor yang dikenal pasti untuk kajian ini adalah pengetahuan dan keagamaan. Hubungan hipotesis diuji dengan menggunakan tindak balas kajian daripada sample 210 responden. data yang diperoleh daripada soal selidik kemudiannya dianalisis dalam bentuk kuantitatif dengan menggunakan perisian SPSS version 22. Data telah diuji dengan menggunakan statistik deskriptif, korelasi dan analisis regresi bagi menjawab persoalan kajian dan objektif. Kaedah analisis yang digunakan dalam kajian ini termasuk *T-Test*, *Analisis Varians* (ANOVA), *Pearson Correlation* serta *Multiple Regression*. Secara keseluruhannya, hasil kajian menafsirkan bahawa terdapat hubungan yang signifikan antara faktor yang terpilih iaitu pengetahuan dan keagamaan terhadap kesedaran perancangan kewangan islam. Sehubungan dengan itu, kajian mendapati pengetahuan mempunyai pengaruh yang besar ke arah memberi kesedaran perancangan kewangan islam. Oleh itu, kajian ini mencadangkan kepada Kementerian Pendidikan untuk mengadakan kursus perancangan kewangan islam kepada barisan pendidik lantaran kerana kurangnya program-program seperti ini. Akhir sekali, program-program seperti ini adalah amat penting bagi generasi akan datang, pihak kerajaan dan penasihat kewangan untuk meningkatkan kesedaran tentang perancangan kewangan islam.

Kata kunci: Kesedaran, Pengetahuan, Keagamaan, Perancangan Kewangan Islam



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LIST OF ABBREVIATIONS

IFP	Islamic Financial Planning
INFE	International Network on Financial Education
ANOVA	Analysis Variance
KMO	Kaiser-Meyer-Olkin
MSA	Measurement Sampling Adequacy Value
SPSS	Statistical Package for Social Science
UUM	Universiti Utara Malaysia
VIF	Variance Inflation Factors



CHAPTER ONE

INTRODUCTION

1.0 Introduction

This research is about the awareness of Islamic financial planning among primary school teachers in Kubang Pasu, Kedah. Firstly, this chapter will discuss about background of the study, followed by research problem, research questions, research objectives, scope of study as well as the organization of this research.

1.1 Background of the Study

Islamic financial planning (IFP) is a process of individual or family to manage their finance according to priority, need and goal. According to Lahsasna (2011) Islamic financial planning is a process of assisting client to ascertain their financial goal, priorities and resources in the parameters of the Shariah. As a Muslim they believed and understand that human being only serves Caliph in order to manage the world while Allah is the owner of the all wealth in the world. Therefore, it is important to manage His wealth as the concept of financial planning is based on Islamic concept. Allah mentioned in the holy book, the Al Quran:

قَالَ تَزْرَعُونَ سَبْعَ سِنِينَ دَأَبًا فَمَا حَصَدْتُمْ فَذَرَوْهُ فِي سُنْبُلِهِ إِلَّا قَلِيلًا مِّمَّا نَأْكُلُونَ ﴿٤٧﴾

[Yusuf] said, "You will plant for seven years consecutively; and what you harvest leave in its spikes, except a little from which you will eat.

(Surah Yusuf, 12 : 47)

Based on the above verse, in order to ensure the achievement on the goal or target, Islam has taught every Muslim to have a good planning. Financial planning is an important for everybody to make sure that their goal is achievable. Furthermore, there is a hadith narrated by Al Hakim, Prophet (pbuh) said that *“take benefit of five things before the five thin, that is youth before your old age, your health before your sickness, your wealth before your poverty, your free time before you are preoccupied, and your life before your death”*. (Narrated by Al Hakim, Kitab al Mustadrak, vol.4 p34) From the hadis it was strongly reminds Muslim to have prevention plan which must be good manner. Islam teaches us to plan for a better from young for the betterment at old age.

Hence, Islam is a complete, integrative and holistic religion that oversees all facets of life, major and minor, personal and social, spiritual and materialistic and links this worldly life to the Hereafter (Abdul, 2014). It means that we need to practice Islam while we execute our daily business and economic activities. Muslims are encouraged to plan for their life and put efforts to achieve set goals then ask help from Allah. The ultimate stage is tawakal and takes it as destiny bestows by Allah for whatever the result might be (Abdul, 2014)

Nevertheless, Islamic financial planning also can be defined as a process of meeting life goals through management of finance in accordance with the Shariah. Nowadays, people thing that financial planning is a product but it was a process. It mention by Gaskell and Ashton (2008) there are interactions between the providers of personal financial services and their customers involve the exchange of a complex and often intangible array of information, expertise, capital and human resources.

The researcher is discussing on financial planning while the focus is on awareness of Islamic financial planning because the lack of awareness among society. By conducted this study, the researcher could find the major factors between knowledge and religiosity on awareness of Islamic financial planning.

1.2 Research Problem

Bernama, (2013) reported that poor financial planning and living beyond one's means are among the main factors for debt and inability to repay loans, said Credit Counselling and Debt Management Agency (CCDMA) chief executive officer, Koid Swee Lian. In addition, personal loan and credit card are synonymous with the society. Furthermore, latest issue regarding to debt announced by Vice President of BNM Encik Nazrul Hisyam said, 47% of youths are responsible for high credit card debt (Bernama, 2018). Unwise financial assistance by borrowing and using credit card that exceeds the capability can cause a person to become insolvent (Bernama, 2016). There still have the opportunity to solve the problem with the understanding of financial literacy. The of the statistic update on 2017 show that 18,227 cases of bankruptcy had being registered. Table 1.2.1 showed that group age of bankruptcy. It shows group age 35-44 years old is a highest group that face bankruptcy.

Table 1.2.1*Total Bankruptcy cases by group age.*

Age Group	2017	Percentages (%)
Less Than 25 Years	80	0.45
25-34 Years	4,785	26.25
35-44 Years	6,241	34.24
45-54 Years	4,628	25.39
55 Years And Above	2,354	12.91
No Info	139	0.76
Total	18,227	100

Source : Official Portal Malaysian Department of Insolvency

In this study, the researcher focuses on the respondents whose are school teachers, because all of the average age needed belong to teachers in schools. In addition to that, according to M.Yusop (2011), 542 out of 1086 government servants have been declared bankruptcy in recent years due to car purchases offer without deposit. He also added that the special scheme had been offered by almost banks and vehicles distributor to the government servants lead them to bear the high repayment debt for long term and declared bankrupt by the bank (M.Yusop, 2011).

Furthermore, the President of Congress of union of employees in the public and civil services Malaysia (CUEPACS), Datuk Osman added that it involves loans between RM50,000 to RM500,000 for each (M.Yusop, 2011). Moreover, table 1.2.2 also show bankruptcy statistic by Malaysia department of insolvency based on races in

Malaysia for 2017. The table showed that the highest group that facing the bankruptcy cases was Malay people while the lowest group is Indian people.

Table 1.2.2

Total Bankruptcy cases by race

Race	2017	Percentage (%)
Malay	10,558	57.92
Chinese	4,319	23.70
Indian	2,068	11.35
Others	1,282	7.03
Total	18,227	100.00

Source : Official Portal Malaysian Department of Insolvency

Besides that, founder of HIJRAH Wealth Management Sdn Bhd, Rohani Mohd Shahir stated that many employers late in sending their staff to retirement planning seminar which is after reaching the age 45 years and above. In addition to that, the best time for attending the course is good as they enter the working sector. Mrs, Rohani also added that if the employers send their employees on appropriate age to the seminar like this, they can avoid the problem of workers do not have enough money after their retirement.

Brennan and Ritters (2004) indicated that financial knowledge plays an important role in financial empowerment. For instance, education helps consumers to be well prepared in order to ace brokers and to have the skills, right attitudes, and relevant require information when they make decision.

Previously, an observation through an interview has been done by the researcher among the school teachers. The researcher gets the information that a lot of teachers in the school make a personal loan for their investment such as Multi-level Marketing (MLM) and Kopi Pak Belalang thus make their income get burden from their main income. From there, they started to make side incomes in selling market, because it is easier for them to become a seller without too much procedures. This case is supported by Berita Harian, (2018) in which there were two debt collectors came and attacked the school to collect debt from the teacher. From here, it is proven that teachers also get involved in debts and in need for their financial planning. This is because, when the debt collectors came to school and caused chaos, it will bring negative views to the society. Meanwhile, with the knowledge and awareness of Islamic financial planning teachers also can share the knowledge and educate their students..

Moreover, starting from 2017 government announce reopening salary cutting with Angkasa maximum until 60% for government servants. It is a total change for them to manage their salary properly with the planning. That can be concluded that, the researcher makes a research that involves the primary school teachers because would like to identify their awareness of Islamic financial planning.

1.3 Research Questions

The following are the key research question that this study want to address:

1. Are there any significant differences between demographic factors (gender, age, marital status, highest education level, Islamic finance background and working years' experience) and awareness of Islamic financial planning among Muslim primary school teachers in Kubang Pasu, Kedah?
2. Are there any significant relationships between knowledge and religiosity; and awareness of Islamic financial planning among Muslim primary school teachers in Kubang Pasu, Kedah?
3. Which are the significant factors of influence between knowledge and religiosity; and awareness of Islamic financial planning on Muslim primary school teachers in Kubang Pasu, Kedah?

1.4 Research Objectives

1. To determine the differences between demographic factors (gender, age, marital status, highest education level, Islamic finance background and working years' experience) and awareness of Islamic financial planning among Muslim primary school teachers in Kubang Pasu, Kedah.
2. To investigate the significant relationships between knowledge and religiosity; and awareness of Islamic financial planning among Muslim primary school teachers in Kubang Pasu, Kedah.

3. To determine the significant factors of influence between knowledge and religiosity; and awareness of Islamic financial planning on Muslim primary school teachers in Kubang Pasu, Kedah.

1.5 Scope of the study

This study focuses on awareness of Islamic Financial Planning. This study was conducted in district of Kubang Pasu which involved teachers as respondents. This study focuses on Muslim primary school teachers in northern area Kubang Pasu. It consist 10 primary schools that have 412 teachers who are teaching there. The schools are SK Bandar Baru Sintok, SK Felda Bukit Tangga, SK Bandar Bukit Kayu Hitam, SK Dato Wan Kemara, SK Batu Lapan, SK Tun Bendahara, SK Kodiang, SK Siputeh, SK Haji Wan Yahya dan SK Dato Syed Nahar. This study uses questionnaires to gain information from the respondents. The method of this research is a quantitative research.

1.6 Definition of Key Terms

Sekaran (2003) defined operational definition as a concept to be measured by considering the behavior dimensions, aspect, or property signified by the concept.

The operational definitions of key terms stated as below:

- i. Awareness : Refer to the state or condition of being aware, having knowledge and consciousness.

- ii. Financial : Refer to a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong (European Commission, 2008, p. 9).
- iii. Islamic financial planning : A process to facilitate customers in determining the goals and priorities of financial in fulfil the objectives of life that will meet the rules of shariah by using optimum resources in reach of shariah parameter (Lahsasna, 2010). It is also the process of meeting life goals through the management of finances in accordance with the Shariah
- iv. Knowledge : An “awareness or familiarity gained by experience (of a person, fact, or thing)” (John, 2001)
- v. Religiosity : Refer to ethical belief and spiritual conduct that reflects in the daily routine of the individuals. Alam et al (2011) supported this definition which indicate that the religion is one of the most universal an influential social institutions that have significant influence on people’s value, behaviours as well as attitude.

1.7 Organization of the Research

This research will be conducted by 5 chapters:

Chapter 1 : In this chapter, it is briefly explain about the background of the study and research problem. And continue with the research questions, objectives, followed by scope and limitation of the study as well as the organizations of the remaining chapters.

Chapter 2 : This chapter discussed about the main study of research with its theoretical framework. In additional, it also contains the details of the previous literature which support the variables. The reviews accessible discuss about the factors that might affect the awareness of Islamic financial planning among Muslim primary school teachers. Lastly, the chapter explained the research hypotheses development.

Chapter 3 : The chapter present research methodology used in the study which are research design, measurement of variable, question development, pilot study, factor analysis and data collection or this study. Meanwhile, the method of data analysis also discussed in this chapter.

Chapter 4 : This chapter elaborated the result of the study. The demographic profile of the respondents, result of descriptive analysis, validity and reliability analysis of the variable are present in this chapter. Other than that, it also summarized result of all hypotheses tested.

Chapter 5 : This chapter compiles the finding of the study, followed by the discussion on theoretical contribution and policy implications. Besides that, recommendations for future research and conclusion are also present in this chapter.



CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter will explain on a review of relevant literature that published by journals, articles and books related to the topic. The literatures have been explored before as to fulfil the comprehensive review from the secondary sources to locate the area of specific research to the researcher (Sekaran, 2003). In addition, theoretical framework and hypotheses development also discuss in this chapter.

2.1 Theoretical Framework

Sekaran and Bougie (2013) stated that theoretical framework was a set of theoretical assumptions that explain the researcher beliefs on how certain variables are related to each other. It also enable researcher to expand the knowledge by investigating the validity of the theory through various analysis test of the dependent variable and independent variables according to the proposed theoretical. This theoretical framework study in investigate awareness on Islamic financial planning among Muslim primary teacher was illustrated in *Figure 2.1*.

Figure 2.1

Theoretical Framework

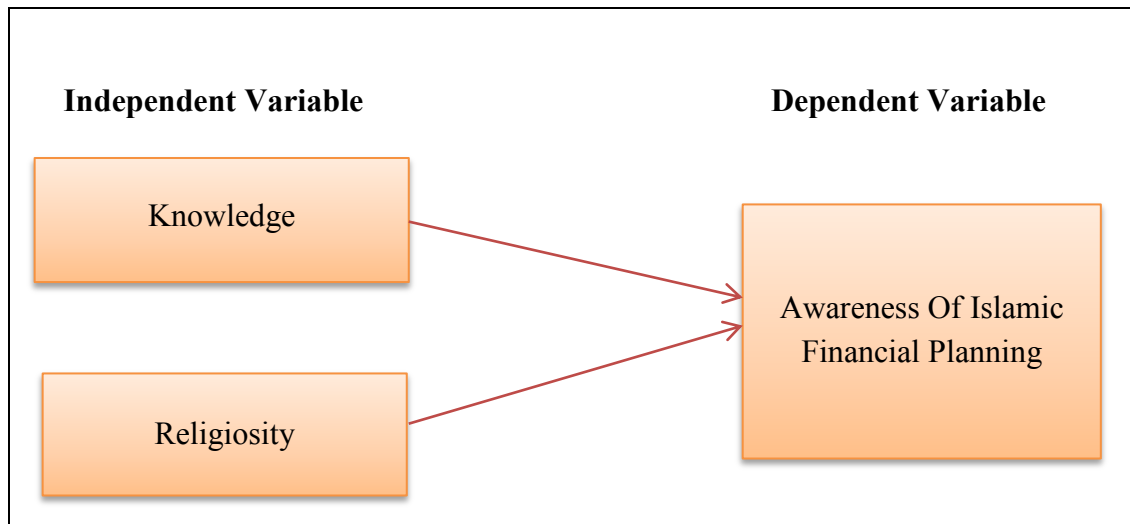


Figure 2.1 shows the purpose of theoretical framework for this study which was created, adapted and modified into the objective of this study. Based on above proposed theoretical framework knowledge and religiosity are chosen as the independent variable (IV) while the dependent variable (DV) is the awareness of Islamic financial planning. Therefore, two independent variable (IV) will be used to test the awareness of Islamic financial planning among Muslim primary school teachers in Kubang Pasu, Kedah.

2.2 Financial Planning

Abdul (2014) defined financial planning is essentially a process, i.e. it is not a product. According to Malaysian Financial Planning Council (MFPC) constitution it is a process or methodology of assisting clients in determining their financial goals, objectives and priorities and the resources to meet them in an optimal and practical manner. Financial planning is basically a discipline of wealth management that

applies to the unique needs and concerns of respective individual (Abdul, 2014). It also can be understood that financial planning is a process of meeting the goals of the client through a proper management of his finances and existing wealth.

Financial planning is a scientific methodology to manage wealth with a holistic viewpoint. It involves developing coordinating and implementing a comprehensive range of strategies to address the wealth management challenges. Financial planning is a process that encompasses the following six steps: establish financial goal, gather relevant data, analyze the data, develop a plan for achieving goal, implement the plan and monitor the plan.

According to Groppelli and Nikbakth (2000) financial planning is the process in the individual calculates how much finance is necessary for constant operation of an organization and how the necessary funds should be finance. It was added that five steps should be done in financial planning process. First, determine the goals and objectives of the family's financial future. Second, record all financial information. Third, create and develop a budget plan. Fourth, make planning analysis and lastly, the implementation of budgeting planning that suitable with the result of the analysis.

Financial planning also could be defined as a strategy that could help to achieve financial goals that was to increase the wealth and also keeping the financial life in a good condition due to the unwanted thing such as death, accident or falling value of assets in the future if implemented (Indriani et al., 2009; Rahmat & Muthia Umami, 2013). According to Lusardi (2008), women are more likely to seek professional advice on financial planning as compared to men. Lusardi added

that women who have better financial planning knowledge tend to be more successful in retirement planning.

According to Harrison (2005) financial planning is the process involves creating a financial plan that aims to achieve the individual's goal from one's present circumstances to the desired, future goal. Chieffe and Rakes (1999) provide a framework of financial planning by examining two dimensions. The first dimension relates to time, which is identified as the present and the future. The second dimension involves predictability of financial events and is classified as planned and unplanned. This categorization depends on whether an event that has financial implications can be foreseen and, as such, planned for in advance.

The financial planning entails a comprehensive assessment of one's current and future financial status. It is an ever-evolving process of meeting one's life goals (be it buying a house, children's higher education, setting up of an enterprise, etc.) through the adequate management of finances. Moreover, financial planning is in itself a complex multidimensional task and includes a wide array of activities, such as cash flow management, savings, investments, tax planning, real estate management, insurance planning and retirement planning (Satish, Sweta, & Deepak, 2019).

2.3 Islamic Financial Planning

Noh (2014) mentioned that Islamic financial planning back to basic in Islam that all Muslims wealth belongs to Allah SWT and human being just are trustees. According to Abdul (2014), all Muslim have rules and regulation that they cannot refuse or

ignore unless they are ready to face subsequences in this world and hereafter. As a Muslim, everything that we did in our life we need to follow *shariah*, because from here it leads to the right thing. Islamic financial planning had been categorized as a subset of Islamic wealth management, which it a subset from Islamic finance that subset of Islamic economic (Amalina & Junaina, 2013).

According to Bank Sarasin (2011) he claimed that Islamic financial planning is establish to meet the goal of individual Muslim by executed his financial plan with continuously monitoring him to be successful. Lahsasna (2010) defined Islamic financial planning as a process of facilitating client in deciding their financial goals and priorities with the sources through the management of finance meet them optimally within the parameters of the *Shariah*. . In addition, Islamic teachings always urge Muslims to plan and take necessary actions to ensure success in life (Lahsasna 2010). IBFIM (2013) also supported that Islamic financial planning would provide service of advising client on how to manage the wealth including the asset that shariah compliant.

Moreover, Rahmat & Muthia Umami (2013) defined Islamic financial planning as the development of understanding of the teachings brought by Islam, for example the Quran and Sunah because Al-Quran and Sunah had provide a comprehensive overview on what should be done by humans hen in this world. Bank Sarasin (2011) argued that the Islamic financial planning is established to meet the goals of each Muslim individual by executing his financial pelan and continuously monitoring him to be successful in this life and the next.

In addition, the possible definition, which incorporates the distinctive objective of IFP, may describe financial planning in an Islamic context as an the process of managing income and wealth, through the creation, implementation and monitoring of personal financial activities, in compliance with Shariah and toward attaining *falah*, success in this world and the hereafter (Habib & Ak, 2015). IFP is a holistic process that attempts to realize the personal goals of individuals, through the acquisition, preservation and distribution of wealth, in adherence with Islamic principles and values (Bank Sarasin, 2011).

Islamic financial planning practice can play a role in the fulfilment of the overall *maslahah* in general and contribute specifically to promoting *Maqasid al Shariah* in terms of enhancing well-being of individuals with respect to preserving faith, self, posterity and wealth. Other than affecting the creation and maintenance of wealth directly through sound financial planning, it can indirectly preserve faith (*din*) and self (*nafs*) by assisting individuals to minimize financial difficulties and, in some cases, to move away from poverty (Habib & Ak, 2015).

Islamic financial planning is defined as the process of meeting life goals through the management of finances in accordance with the Shariah such as how to increase, create, protect, purify and distribute wealth based on Shariah guidelines (Mohd, et al., 2016)

(Amalina & Junaina, 2013) defined financial planning is vital for the well-being of individuals and family in their daily lives as the financial decision has consequences in their life and family. Muslims are encouraged to plan their lives economically and

financially in order to achieve the objectives of Shariah (i.e. Maqasid Shariah). The intention to conduct Islamic financial planning must be aligned with the application of Maqasid Shariah, which emphasizes on protection of essential needs of Muslims that include preservation of wealth. In addition, Islamic financial planning is grounded on the Islamic concepts and theoretical framework. The following section examines some of the underlying key concepts of Islamic financial planning which must be observed particularly by Muslim financial planners in giving advice to their clients (Amalina & Junaina, 2013).

Hence, understanding the concept of Islamic financial planning becomes more important as the Muslims have to embrace Islam in its totality and abide to the Shariah principles in their financial decision making. Amalina and Junaina (2013) added Islamic financial planning represents an important aspect in everyone's life as a prudent financial management would help lighten financial burden and ease human life in this world so that we can live our life according to our wishes and utilize our wealth for the enjoyment of this life.

2.4 Self-Awareness Theory

Wicklund (1979) defined self-awareness in the literature as one's ability to self-observe. Self-awareness also increases accurate access to one's self-concept (Gibbons, 1983; Markus, 1983). In addition, according Morin (2011) self-awareness represents the capacity of becoming the object of one's own attention. Objective of self-awareness is a state in which the individual focuses on him or herself as an

object of attention (Duval & Wicklund, 1972). Self-awareness may change the way in which an individual processes and recalls information (Hull & Levy, 1979).

Duval and Wickland (1972) introduced the self-awareness theory to find a capacity to take oneself as the object of thought where people can act, think and experience what they doing, thinking and experiencing. Endsley (1995) and Heartherton et al. (1991) also use this theory in their research field in social psychology. According to Gervais et al (2011), for the believers the effect of thinking about how other people view one's self was comparable with the effect of explicit God prime on public self-awareness.

Furthermore, Duval and Wicklund (1972) proposed that, at a given moment, people can focus attention on the self or on the external environment. Focusing on self enables self-evaluation. When one focused on themselves, they will compare themselves with the standard of correctness that specifies how self ought to think, feel and behave. The process of comparing the self with standard allows people to change their behavior and to experience pride and dissatisfaction with the self. Self-awareness is thus a major mechanism of self-control.

Some comparative psychologists believed that only understanding of the physical self can be described as self-awareness while others suggest that social awareness as the best establishing a true definition of self-awareness D'Amore (2008). According to Duval and Silvia (2001), self-awareness theory had been strongly supported since 1970s researched. When people focus and put full attention on themselves, they will

compare themselves to its standards, try harder to meet the standards, and show stronger emotional responses to meeting or failing to achieve the standards.

The tendency to change the self to match a standard depends on other variables, particularly perceptions of how hard it will be to attain to the standards. Remarkably, many experiments have shown that when people are not self-focused, their actions are often unrelated to their personal standards or self-awareness is needed for people to reduce disparities between their actions and their ideals.

As a conclusion, regarding to literature review discuss in this study, researcher use self-awareness theory to support the variable in this research.

2.5 Knowledge

Jodi and Phyllis (1998) stated that lack of knowledge about personal finance and worth practice of financial planning or management aspect will lead to poor financial management which it includes debt, investment, insurance, retirement and estate planning. In addition, financial knowledge also was the second suggest predictor of financial management (Jodi & Phyllis, 1998). Thus, the research by Jodi and Phyllis, (1998) shown that the positive influence of financial knowledge on following financial management practices, with stronger effects being found when more comprehensive measures of financial knowledge are employed. The greater the knowledge, the greater the likelihood of using recommended financial management practices.

Marcolin and Abraham (2006) stated that financial literacy is crucial to avoid and solve financial problems that arise to lead a safe, prosperous, happy and harmonious life on their financial plan. It shows that knowledge related to finance is important in our life. In addition to that, Nuraini et al. (2013) research among young workers proved that financial literacy related to credit card and loan management is moderate.

Furthermore, financial knowledge is shown to have a significant impact on financial management, more consistently so when multi-item measures are used on the research (Godwin, 1994). Godwin (1994) found that newlywed financial managers with more training in financial management engaged in record keeping more frequently than did managers with less training. Godwin and Carroll (1986) similarly found that spouses who had completed a course in consumer education used more recommended financial management practices than spouses who had not completed such a course.

One of the concepts that can affect inclusive IFP on the demand side is financial literacy defined as “a combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial wellbeing” (OECD INFE, 2011). The benefits of financial literacy are evident from studies such as Lusardi and Mitchell (2007) which indicates that those knowledgeable in finance, such as knowledge on compounding, tend to make better financial decisions. Other studies highlighted that those with low financial literacy scores are likely to be households with low income and wealth.

Mandell and Klein (2007) find that even after attending a course in personal finance, financial literacy scores of young adults were relatively low. More interestingly, effective financial literacy is found to be linked to the individuals' view of their future goals; having clear, personal objectives that individuals aspired to links with the effectiveness of financial literacy programs. Moreover, Bucher-Koenen and Lusardi (2011) researched in Germany and concluded that financial planning and financial literacy were positively associated such that households that had planned for retirement tended to be more financially literate as compared to others.

Habib & Ak, (2015) highlighted that financial literacy programs would assist to provide the means for the households' financial well-being to be sustainable in the long run, as it aims to impart financial knowledge onto the day-to-day activities.

According to Joe, W.Hadley, & Balasundram (2002), their study support that the lack of basic knowledge possessed by these future retirees prior to exposure to the financial aspects of business as applied to their personal planning. Beside that, Brownstein (2002) study showed that one half of American households own stock, there is evidence that even more knowledge regarding investing and retirement planning is needed. Mohd, et al., (2016) knowledge of Islamic finance has significant and positive relationship with application of Islamic financial planning.

Individuals who are knowledgeable in finance tend to plan their finances better and it indirectly affects wealth accumulation (Lusardi and Mitchell, 2007). The results showed a significant positive association between earnings and financial planning as well as financial planning knowledge (Hafizah, 2018). Financial knowledge is the

understanding on financial terms and concepts necessary for everyday use in social life (Bowen, 2002).

In general, the frequently used definition of financial literacy as proposed by Hung et al. (2009) is about knowledge and skills in financial management, while others put emphasis to the aspects of financial concepts, information assessment and decision making (Lusardi and Mitchell, 2007); ability to evaluate and make valuation of financial instrument information (Mandell, 2008); interpreted as debt literacy (Lusardi and Tufano, 2009).

Furthermore, Kaye (2008) in his article questioned the research community's efforts to investigate the level of Islamic financial literacy among Muslims and highlighted the importance of dissemination of Islamic finance knowledge through the education system. The dimension of Islamic financial knowledge has an indicator of understanding the general concept of Islamic finance from the law perspectives, product, contract and mechanism of its use (Rike, et al.2018).

The lack of awareness and knowledge could be the reasons behind these situations and they are interrelated as well (Suhaili, 2010) . Pertaining to the lack of awareness, the Malaysian Muslims do not actually fully realize the significances (ZAR Perunding Pusaka, 2004) and methods (Hassan and Yusop, 2006) of the Islamic estate planning and to the large extent they are not aware to the significances of writing *Wasiyyah* as the main tool in the Islamic estate planning itself (Mohyini, 2004).

The major cause for the lack sufficient of knowledge could lay in the Malaysian education system particularly on the Islamic studies. The Islamic studies in Malaysia are compulsory for Malaysian Muslims and they begin from the primary education till the higher level of education (Suhaili, 2010). The other means obtaining such knowledge is by attending a series of lectures, talks or courses run by individuals or private companies such as at the mosques or workplaces. (Suhaili, 2010)

The poor level of awareness then can also be associated to the lack of knowledge among Malaysian Muslims whereas this insufficient of knowledge is reflected by their misunderstanding towards the concepts of the Islamic estate planning *Faraid and Wasiyyah* (Suhaili, 2010). In addition, Americans' lack of financial knowledge has been confirmed in the larger population by Hilgert and Hogarth (2002), who analyzed data from the University of Michigan's Survey of Consumers.

According to Lusardi (2008), women are more likely to seek professional advice on financial planning as compared to men. Lusardi added that women who have better financial planning knowledge tend to be more successful in retirement planning. But according to Lusardi and Mitchell (2008) demonstrated that financial literacy is particularly low among older women

Financial educational programs can work as a corrective measure in enhancing attitude, knowledge and action towards retirement financial planning (Nor, 2017). By having more knowledge, it will inculcate positive awareness and behaviour among employees to further plan and start for retirement savings (Nor, 2017).

As mentioned by Holland, Goodman and Stich (2008) by introducing financial education in the workplace, it will provide workers with the empowerment on decision making behavioural process concerning their financial situation and retirement.

Lack of financial literacy and unawareness of this lack of knowledge are listed among the common problems of developed and developing countries (Kılıç et al., 2015). In the researches done specifically in OECD countries and non-OECD countries, it was observed that individuals have low level of financial knowledge while making financial decisions and that they are not aware of this low level of knowledge (Kılıç et al., 2015)

Lusardi *et al.* (2010) and Monticone (2010), suggesting that individuals on relatively low income are less likely to make optimal financial decisions. Therefore, it is imperative that any poverty alleviation effort should include financial literacy programs to improve financial decisions. However, increasing “financial literacy” may not lead to the desired outcome of affecting one’s behavior. Lusardi and Mitchell (2007) state that delivery of financial knowledge is insufficient, as individuals face difficulties following up on their planned actions.

Titus et al. (1989) used Mugenda et al.’s 22-item measure of financial knowledge and found a substantial effect for knowledge on management, both in terms of magnitude of the effect and statistical significance. Jodi and Phyllis (1998) financial knowledge was the second largest predictor of financial management. Thus, research has established the positive influence of financial knowledge on following financial

management practices, with stronger effects being found when more comprehensive measures of financial knowledge are employed. The greater the knowledge, the greater the likelihood of using recommended financial management practices (Jodi & Phyllis, 1998).

Financial knowledge with the exception of one study (Mugenda et al., 1990), studies that have examined the effect of financial knowledge on satisfaction with financial status have found that the effect of knowledge on satisfaction was not significant (Godwin, 1994; Hira et al., 1992; Titus et al., 1989). According to Annamaria & Olivia (2016), they found financial literacy is strongly and positively associated with planning, and the results are statistically significant at conventional level in their study.

Subsequent studies have again confirmed the positive association between financial knowledge and household financial decision-making. For instance, Stango and Zinman (2008) showed that those unable to correctly calculate interest rates given a stream of payments ended up borrowing more and accumulating less wealth. Furthermore, Agarwal et al. (2007) showed that financial mistakes are prevalent among the young and the elderly: population subgroups that also displayed the lowest levels of financial knowledge and cognitive ability.

The discussion show that the basic knowledge or financial literacy have an strong related with financial management and planning.

2.6 Religiosity

Religiosity is defined as the degree to the person whom adheres to his or her religious values, belief and practices and uses them in daily life (Shukor & Jamal 2013). Hence, a few literature studies on religiosity relationship towards financial planning are discussed. According to Metawa and Almosssawi (1998), religious is the highest factor that influences the selection of Islamic banking services. Religious score is 4.7 where the mean value is not more than 5. Whereas other factors that was determine from their study are family and friend, convenient location, and rate of return with the score 3.51, 3.00 and 4.85 respectively.

Bashir et al. (2013) demonstrates that religiosity was positively correlated with financial literacy in Pakistan. Strong Muslim believers belief that God has an absolute power that they had air and positive rewards. Moreover, they also persuaded to capitalize in various financial instruments that encourage them to update their financial understanding and also would assist them to raise their financial literacy. Indirectly, the same thing applied in the Islamic financial planning. Muslim will be encouraged by their strong belief in planning for their financial thus making them to believe more in Islamic financial planning.

According to Gallery et al (2011), they claimed that there was emerging evidence in the behavioral literature that religion may influence financial literacy. Sabri (2011) revealed the significant impact of religion towards on how people handle their finances. He asserted that religion often plays a pivotal role in influencing how individual cope with financial decision. He further emphasized that whatever a

person reacts with their money in any situation he or she actually fundamentally tied to their religious practices.

In addition, Al Tamimi & kalli (2009) mentioned that religion is the most influencing factor of financial literacy. Similarly, with the findings by Sabri et al (2012), he found that religion had the influence towards personal finance. In addition, Ness (2010) studies the impact of religiosity actor on personal financial decision. He found that, religiosity was associated with the personal financial.

In the study of Murphy (2013), on the individuals other than 50 and their spouses revealed that the impact of religiosity could be considered as a significant independent predictor of financial literacy. At the same time, religiosity could be considered as a significant to Islamic financial planning. According to Renneboong & Spaenjers (2009) also analysed the relationship of religion and financial decision making. The study found, those how religious believe are probably to save and more likely to have little investment in risky assets.

Renneboong and Spaenjers (2009) found that religion has a relationship with the financial decision to get involved in the financing transaction. Gait (2008) also concluded that religion is the main factor for preference involving the Islamic finance services. In addition, Erol and El-Bdour (1989) concluded from their study that religiosity not the prime actor that motivates the customer in choosing the Islamic banking services, but they found out that the customers choosing the Islamic banking services because of the profit intention.

According to Marimuthu et al. (2010) they concluded from their study that the religion and ethnic background do not have a significant relation that influenced the selection Islamic finance product and services. In addition Haron, Ahmad and Planisek (1994) also found from their research that the religion is not the prime actors for customers dealing with the Islamic banking product and services as they found that only 38.7% of Muslims choose to have Islamic banking services because of religious factor. This fact is also supported by Amin et al. (2011) found that religions do not influence the intentions to use Islamic banking services.

In brief it is suggested that Islamic banking and financial institutions has to promote well their product and services to the public. Selamat and Abdul Kadir (2012) suggested from their study that Islamic banking institutions does not only focusing on the religiosity factor in retaining the existing customer and attracting new customers to get in the Islamic banking transaction. This supported by the suggestion from Abdullah and Dasuki (2006) that Islamic bank should focus more on the quality and the efficiency of their services instead of focusing on the religiosity factor.

The discussion above of related literature can be assumed that individual in faith to Allah SWT has a strong belief that religion can make their awareness on Islamic financial planning increase by making a good decision in their financial aspect.

2.7 Hypothesis Development

Hypothesis can be defined as a logically conjectured relationship between two or more variables expressed in the form of a testable statement (Sekaran, 2003). In this

study, the hypothesis is divided into a null and alternative hypothesis. Null hypothesis (Ho) can articulate as no (significant) relationship between two variables or no (significant) difference between two groups. Meanwhile, the alternate hypothesis (Ha) indicates the opposite off the null (Sekaran, 2003). The following research hypotheses are developing for this study.

Hypothesis 1 :

To determine the differences between demographic factors (gender, age, marital status, highest education level, Islamic finance background and working years' experience) and awareness of Islamic financial planning among Muslim primary school teachers in Kubang Pasu, Kedah.

Ho 1a : There is no significant difference between male and female Muslim primary school teachers on awareness of Islamic financial.

Ha 1a : There is a significant difference between male and female Muslim primary school teachers on awareness of Islamic financial planning.

Ho 2a : There is no significant difference age of Muslim primary school teachers on awareness of Islamic financial planning.

Ha 2a : There is a significant difference age of Muslim primary school teachers on awareness of Islamic financial planning.

Ho 3a : There is no significant difference marital status of Muslim primary school teachers on awareness of Islamic financial planning.

Ha 3a : There is a significant difference marital status of Muslim primary school teachers on awareness of Islamic financial planning.

Ho 4a : There is no significant difference among group of highest educational level
Muslim primary school teachers on awareness of Islamic financial planning.

Ha 4a : There is a significant difference among group of highest educational level
Muslim primary school teachers on awareness of Islamic financial planning.

Ho 5a : There is no significant difference among group of financial background on
Muslim primary school teachers on awareness of Islamic financial planning.

Ha 5a : There is a significant difference among group of financial background on
Muslim primary school teachers on awareness of Islamic financial planning.

Hypothesis 2 :

**To investigate the significant relationships between knowledge and religiosity;
and awareness of Islamic financial planning among Muslim primary school
teachers in Kubang Pasu, Kedah.**

Ho 6a : There is no significant correlation between knowledge and awareness of
Islamic financial planning.

Ha 6a : There is a significant correlation between knowledge and awareness of
Islamic financial planning.

Ho 7a : There is no significant correlation between religiosity and awareness of
Islamic financial planning.

Ha 7a : There is a significant correlation between religiosity and awareness of
Islamic financial planning.

Hypothesis 3 :

To determine the significant influence between knowledge and religiosity; and awareness of Islamic financial planning on Muslim primary school teachers in Kubang Pasu, Kedah.

Ho 8a : Muslim primary school teachers knowledge and religiosity there are no significant influence their awareness of Islamic financial planning.

Ha 8a : Muslim primary school teachers knowledge and religiosity there are significant influence their awareness of Islamic financial planning.



CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter discusses on the methodology of this study. It started with research design, population and sampling technique and continues with measurement of variable, question development, pilot study of the research, factor analysis and reliability of the instrument. Then, further analysis methods of the data discussed. This chapter ends with statistical techniques used to data analysis.

3.1 Research Design

The research design is the overall plan of structure which is used to conduct entire of this study. Since the purpose of this study is to investigate awareness of Islamic Financial Planning among Muslim primary school teachers in Kubang Pasu, Kedah, the quantitative research is used and questionnaires have been distributed to the respondent. In addition, regarding to time given to finish up this research applying quantitative approve more better than other strategies approach because it usually less expensive and more time consuming (Sekaran & Bougie, 2013).

Meanwhile, quantitative approach data collection method is the most popular among many researcher because it provides a possibility for more truthful an unambiguous feedback (Bhatti et al, 2012).

3.3 Sampling Design

3.3.1 Population

The data for population has been provided by Pejabat Pendidikan Daerah Kubang Pasu, Kedah (PPDKP). The data showed that the total number of primary school in this district 58, with it include Chinese and Tamil school. However, the population of study only target to teachers in 10 school of Sekolah Kebangsaan. From 47 Sekolah Kebangsaan only 10 schools are chosen in northern area Kubang Pasu whereby the total of population of them 417 teacher. In this research, 230 set of questionnaires has been distributed with the estimation of 98% are Muslim teachers teaching in these 10 schools.

3.3.2 Sampling Elements

This study is to investigate the factors that would affect the teachers awareness through knowledge and religiosity. There are two criteria of the sample applied to achieve the objective of the study:

- I. Respondents should be Muslim teachers.
- II. Respondents also should be the teacher who teaching at primary school teachers in Kubang Pasu.

3.3.3 Sampling Size

Sekaran (2003) stated that the population of 230, the sample size are required must be 144. Besides that, Roscoe cited in Sekaran (2003), the sample sizes suitable in the

research should be above 30 below 500. Regarding to this research, the researchers distributed to 230 respondents were sufficient in this research.

3.3.4 Sampling Techniques

In this study, the questionnaires were distributed among Muslim primary school teachers in the northern area of Kubang Pasu. The researcher started with approaching the Pejabat Pendidikan Daerah Kubang Pasu to get the data of population and get their approval to make a research with the school teachers in northern area Kubang Pasu. The letter of application of data collection had being issued by the university is submitted to the Pegawai PPDKP. The letter also used to the other 10 schools through approaching the head of school teachers. The respondents were given a day to fulfil the questionnaire appropriately. Then, the questionnaire would be collected after the period given. Then, the sampling techniques applied in this study were random sampling since the population data already known and every one of them have equal chances to be chosen as a respondent.

3.4 Measurement and Variables

Operational definition according to Sekaran & Bougie (2013) done by observation at the behaviour dimension, facet or properties designated by the concept in order to construct the index of measurement. According to Sekaran (2003) it is used for something process which is done by looking at the behavior dimension, aspect or property signified by the concept.

The measured based in this research for dependent and independent variable are five-point Likert scale ranging from 1 “strongly disagree” to 5 “strongly agree”. Respondent will be able to choose agree or disagree, regarding to their opinion and preference.

3.4.1 Awareness on content of Islamic financial planning

Awareness of Islamic financial planning was the major of this study, where researcher wants to investigate it through knowledge and religiosity. Awareness a main variable will measured in this research, and then it treated as single factor in order to validate the instruments. Besides that, awareness was operationalized as the information or fact acquired by teacher through their experienced in manage of financial plan. According to measures awareness in this study, it adapted by previous study question. Table 3.4.1 show the list of question for awareness on Islamic financial planning

Table 3.4.1

List of question for Awareness on Islamic Financial Planning

List of question	
1	I am aware of existence of Islamic Financial Planning
2	I am aware that Islamic Financial Planning is based on Shariah principles
3	Islamic Financial Planning awareness is crucial for me
4	I aware that with Islamic Financial Planning will analyse current financial positions
5	I aware that cash management is part of Islamic Financial Planning

- 6 I aware that *takaful* is part of Islamic Financial Planning
 - 7 I realize that *zakat* and tax is part of Islamic Financial Planning
 - 8 I aware that property and *Waqf* is part of Islamic Financial Planning
 - 9 I realize that Islamic Investment is part of Islamic Financial Planning
 - 10 I realize that retirement planning is part of Islamic Financial Planning
 - 11 I sure will continuously receive rewards from Allah for doing Islamic Financial Planning
-

3.4.2 Knowledge on content of Islamic financial planning

According to Loughride (1999) the definition of knowledge had been overshadowed by the term of “information” where that bring to mislead assumption that knowledge can actually be managed in the same way as the people who possess it. To measure this variable question had being adapted from previous researcher and self-constructed. Knowledge question by self-constructed is a combination of previous researcher question. There are 7 items of question that have a connection to knowledge. For the question number 7 it was self-constructed by the researcher. Table 3.4.2 showed the question of knowledge.

Table 3.4.2

List of item Knowledge

List of Item
1 I know the purpose of financial planning in Islam
2 I know the role of IFP
3 I well informed that Islamic Financial Planning predicts short and long term need.

- 4 I know the importance to be alert on Islamic Financial Planning
 - 5 I know Islamic Financial Planning is beneficial
 - 6 I know choosing Islamic Financial Planning is a good idea
 - 7 I know Islamic Financial Planning is one of the best Islamic finance philosophy
-

3.4.3 Religiosity on content of Islamic financial planning

According to Sulaiman (2003) there were significant affected of Shariah guidelines among Islamic Society. In additional, religiosity is a fundamental sets of beliefs and practice in the religion. This research wants to determine the relationship of religiosity through their delay applied in their life. This research measured awareness through adapting question by previous study. All questions is created by the researcher with the deemed suitable with this variable. Table 3.4.3, showed list of item question for the religiosity.

Table 3.4.3

List of item Religiosity

List of Item
1 IFP is based on Islamic principle
2 IFP can educate me to obey to Allah
3 IFP help me to remain that wealth belong to Allah
4 I can get reward from Allah by using IFP
5 Applying IFP make me closer to Allah
6 Islam teach me to plan

Based on table 3.4.1, 3.4.2 and 3.4.3 there are total of item question included demographic are 31 which it related within dependent and dependent variable. Table 3.4.4 showed the summarized of adopted and adapted from the previous studies.

Table 3.4.4

List of author for each variable

Variable	Author	No. of Question
Awareness	Asmaa, (2017)	1-11
Knowledge	Asmaa, (2017)	1-6
	Self-constructed	7
Religiosity	Self-constructed	1-6

The content of validity has been discussed with the relevant expert who is a supervisor and lecturer involved with the field study after the compilation of this question. Identifying the question is a very important part for researcher because from here the question will be used and eliminated which question not relevant with this research. As a conclusion, from the discussion, sample of question will be developing to execute of pilot study.

3.5 Question Development

According to Harun (2014) the dealing with large number of respondents, questionnaire is the most applicable data collection method. It means questionnaire are more suitable method of data collection when we face with large respondent. The questionnaire methods can save more time and less expensive. Moreover, it also can

help the researcher in collecting the entire response from respondents in short period of time. Furthermore, before the questionnaire were handed to the respondent the researcher will explain in detail any question that confusing to the respondent. It is easier because researcher distributed the questionnaire with collaboration with the head teacher of the school that were assisted by admin staff.

After getting the verification from few processes, the real questionnaire would develop in order to execute in the real field study to the real population. This questionnaire contained the front page with in this cover page researcher summarizes the objective of Islamic financial planning research with simple understanding. Furthermore, at cover also included with the permission notes. In addition, the content of questionnaire is divided into three sections. This questionnaire develops with bilingual which is English and Malay. Table 3.5 showed the detail of questionnaire's subdivision.

Table 3.5

Questionnaire's Subdivision

Parts	Items	No. Of Question
A	Demographic Profile	1-7
B	Awareness of IFP	8-18
C	Knowledge	19-25
D	Religiosity	26-31

There are attachments in Appendix A for questionnaire at the end of the research report. The measurement used in this questionnaire applied nominal and interval

scale. Nominal scale refers to the categorization of individuals into mutual exclusive which can be calculated using percentage or frequencies (Sekaran, 2003).

3.6 Pilot Study

According to Sekaran (2003) pilot study is a need to amend any inadequacies in the instrument prior to data collection and also identify the difficulties in wording and translation in the questionnaire. The group who similar characteristic with the actual respondent also can be involve in this pilot study test. There were 30 set of questionnaire that has been distributed among teachers in SK Batu Lapan, Changloon and SK Jelai, Batu Kurau.

3.7 Factor Analysis

In order to accomplish the third requirement of validity factor analysis need to conduct to construct validity of the question. Data collected in pilot study will leads in developing factor analysis. Researcher used Statistical package for the Social Science (SPSS) version 22.

According to Yaacob (2011) factor analysis was conducted in order to identify the factors that explain the pattern of relationships within set of observed variable. Factor analysis is importance to confirm construct validity of variable involved. It is required because their construct validity of instrument did not mention by previous literature. Factor analysis is done through defining the common underlying cut-off point chosen to accommodate significant factors is 0.30 as purposed (Hair et al.,

1998). For example, if the sample size more than 350 respondents, a factor loading of 0.30 was consider acceptable. For item loading factor below 0.30 will be removed after the analysed.

The measurement used in analysed factor analysis are measurement sampling adequacy value (MSA) under Kaiser-Meyer-Olkin (KMO) as well as Bartlett's test off sphericity must first to determined (Bhatti et al., 2012) to measure the degree of correlation between variables and also to test for the presence of correlation between variables (Hair et al., 1998). Guideline suggested by Hair et al., (1998) interpreted MSA value exceeding 0.80 is meritorious; 0.70 above is measurable; 0.60 is mediocre; 0.50 or above is miserable and below 0.50 cannot be acceptable and should be excluded. Hair et al., (1998) mention that 0.50 is a significant value result of test o sphericity.

3.7.1 Factor analysis for knowledge variable

In this research, researcher had determined the independent variable for primary teacher toward awareness of Islamic financial planning. The data from pilot study involved primary teacher had been used to test this factor analysis. Based on table 3.4.2, there are 7 items question that have been listed in this variable. The result tested for all items are accepted regarding to their enough correlation between them.

Moreover, KMO measure of sampling adequacy for this variable question showed 0.804 which is considered as high value. Hair et al., (1998), the high value indicated from factor analysis show that it was useful in the research and each variable

perfectly expected without error expected by other variables. If the value of factor analysis performs less than 0.50 the result may not be useful and unaccepted. The detail of the result had been attached in appendix B at the end of the research.

3.7.2 Factor analysis for religiosity variable

Religiosity is a variable that had been highlighted by researcher an independent variable in this research. The data from pilot study has been used to test factor analysis for religiosity variable. Table 3.4.3 has shown that there were six items question related to religiosity. The result shows the good value correlation among the question.

As a result, KMO measure of sampling adequacy for the data presents 0.81 which is consider high value. So, as mention by Hair et al., (1998), the high value indicated from factor analysis show that it was useful in the research and each variable perfectly expected without error expected by other variables. The detail of the result had been attached at the end of the research at appendix B

3.8 Data Collection method

The data collection method used to achieve the objective of the research, researcher choose primary data. Which it primary data is the first hand data communication and interaction with the representative sample of the population (Zaikmund, 2002). In this research, the method used by researcher was self – administered questionnaire as the main data collection. This was followed from the previous data and literature

collected. Self-administered present that the situation respondents whom are Muslim teachers from primary school of northern area Kubang Pasu will take the responsibility to read and answering the question listed in the survey by themselves (Harun, 2014).

For this research, the questionnaires were distributed randomly and assisted by the school teacher who was in duty and they were given a week time to complete it. There were a few steps that need to be done before the questionnaires were given. It started with the researcher approaching the officer from Pejabat Pegawai Daerah Kubang Pasu to get the approval to conduct a research among the Muslim primary school teachers. By using the approval letter given, the researcher approached the school headmaster to get the permission to conduct a survey with their school teachers. Then, the headmaster arranged the collaboration of researcher with the teacher who was on duty to distribute the questionnaires and ensure that those who answer the questionnaires are among Muslim teacher. Some schools did not return the exact number of questionnaires given, while some had returned the questionnaire without filling in the answer needed.

3.9 Data Analysis

For the raw data obtained from the questionnaires, quantitative data analysis was used and analysed by using appropriate statistical tools. SPSS software version 22 was used it to interpretation of the result of the analysis. The data analysis included factoring, reliability analysis and difference between the variables demographic profiles. The data were analysed and the hypothesis is measured.

3.9.1 Reliability Test

Reliability refer to extent to which a scale produces consistent results if there are any repeated measurement (Bhatti et al. 2012). In order to assess the goodness data including the consistency and stability of the items, reliability test need to be tested. Reliability is importance to decide which items measure to concepts and examine whether both item are linked each other in one set. One of the common reliability test coefficient used in this test is Cronbach's Alpha (Coakes & Steed, 2007).

The closer Cronbach's Alpha is to 1, the higher the reliability of internal consistency. Basically, the reliability less than 0.60 is considered to be poor, those in range 0.70 acceptable and for those over than 0.80 is considered as good. The increased of the average inter-item correlation will make the value of Cronbach's Alpha increased (Shaari et al., 2013). Table 3.9.1, has shown the result of reliability test in this research.

Table 3.9.1

Result of Reliability Test

Variable	No. Of Items	Cronbach's Alpha
Awareness	11	0.921
Knowledge	7	0.901
Religiosity	6	0.915

(Please refer appendix E for the output detail)

Table 3.9.1 has figured out the result of the reliability for each variable. According to Bhatti et al., (2012) if Cronbach's Alpha was 0.60 and above, the item scales considered as reliable. The table 3.9.1 shown the result off Cronbach Alpha for all variables was in the range between 0.901 up to 0.921. So, it indicates that all variable have a good reliability of internal consistency. It was conclude that all variable were reliable.

3.9.2 Normality Test

Normality test mention by Hairet al., (1998) as one of the importance data analysis techniques when conducting a research was related to the normality of data which was used to identify whether the data was normally distributed or not. The normal distribution is important because it would shows the underlying basis for the inferences made by researcher. In order to make sure the normality of the distribution, it is importance researcher to complete normality test first. Other than that, normality test help to check the outlier that exist in this research. Moreover, Hair et al., (1998) also suggested that normality of data can be recognize as a fundamental concern.

In addition, according to Cohen & Lea (2004), one of the sensitive data analysis techniques when conducting research is related to the normality of data which is aimed to determine whether the data is normally distributed or not. The normal distribution is of particular importance because it provides the underlying basis for the inferences made by thee researcher.

According to Coaked & Steed (2007) there were numerous statistics available to test the normality such as Q-Q plot, histograms, stem and leaf plots, skewness and kurtosis and few more. Many researcher used skewness and kurtosis to describe the shape of the data distribution. The values for skewness and kurtosis were zero when their distribution was exactly normal. As presented in appendix C, all variables data distributions were plotted closely with the diagonally of normal Q-Q. Finally, it concludes all the data applied in this research did not interrupt the normality distribution.

3.10 Descriptive Statistics

The purposed of the descriptive statistic to construct a set of gather the data from respondents respectively. The data acquired from Section A questionnaire had been generate by using SPSS to analyse the descriptive statistics. The analysis has shown frequency, percentage in value with the measure of central tendency and dispersion like mean and standard deviation. The frequencies had been figure out the analysis the demographic profile in term of gender, age, marital status, highest education level, financial background and working experience in dealing with Islamic financial planning.

Furthermore, descriptive statistic also presents the level of all variable through mean value as well as standard deviation. Normally, standard deviation explains the distribution score of the mean. According to Hair, Money, Samouel and Page (2007) when the value of standard deviation small, the response in the distribution numbers all very closely to the mean.

3.10.1 Independent T-test

Independent t-test analysis is appropriate for examining the difference between two means of a metric scale order to detect whether there is any statistically significant difference between the means. The purpose of this study, the independent t-test is used to analyse the differences between gender (male and female), marital status (single and married) and financial background (yes and no) which is awareness of Islamic financial planning among Muslim primary school teachers. Based on observation on the result the mean value of the result, the researcher can identify either which one would have been more aware on Islamic financial planning.

According to Coakes (2013) the t-test consists of three types. First is the one-simple, second is dependent groups and third is the repeated-measure. A t-test is used to determine whether there is significant relation between the two types of the variables. In this research, had been tested by independent t-test. Because these two variables consider to be nominal.

3.10.2 One Way ANOVA

The analysis of variance or known as ANOVA is general method for studying sampled-data relationships. One-way analysis of variance is a technique used to compare means of two or more samples. The component of inferential analysis on one way ANOVA used to test the distinction between at least three groups or more. According to Sekaran (2003), one way ANOVA it only suitable to test the hypotheses which it involved selecting demographic profile since there are only

more than two group (in this research : age, highest level education, and work experience) can be tested. The basic procedure to interpret the output in this analysis is by looking at the value of F statistic (Bryman & Cramer, 2011). The statistically significant differences between the groups on the dependent variables when the F-value is below the significant level ($p < 0.05$). In contrast, if the significant level ($p > 0.05$), the result indicates that there is no significant difference between the groups on the dependent variable.

3.10.3 Pearson's Correlation

Pearson's correlation coefficient needs to be applied, in order to measure the relationship among independent and dependent variables. There are general rules of thumb applied, when the researcher assumed that coefficient is significant from the test (Ling Ling, Pey & Hui, 2012). According to Gliner, Morgan and Leech (2009) it highlighted that Pearson's correlation can vary from -1.0 (perfect negative correlation) to +1.0 (perfect positive correlation).

In addition, Sekaran and Bougei (2013) defined a Pearson Correlation is to indicate the direction, strength and significance of the bivariate relationships among all the variables which is represented as the +1, or perfect negative correlation represented as the -1, 1. In this study, the researcher applied this technique to assess the relationship between knowledge and religiosity with awareness of Islamic financial planning among Muslim primary school teachers in Kubang Pasu, Kedah.

3.10.4 Multiple Regression

The purpose of multiple regression tests to examine which independent variables have a highest influencing the dependent variable. Through regression test researcher can interpret how much of the variance in the dependent variable that affected by the independent variable. According to Gliner, Morgan and Leech (2009), to analyse the data involving several independent variable with one dependent variable research need to test through multiple regression. From the test, there are R-square which it measure the strength of relationship between independent variable and dependent variable.

Moreover, Coakes (2013) defined regression is an extension of the bivariate correlation analysis. A multiple regression equation was develop based on the following formula:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \dots + \epsilon$$

Y = Dependent Variable

X = The Independent Variable

α = interception (constant value)

β = Unstandardized beta coefficient

ϵ = Error

Based on the multiple regression formula, Y represents the dependent variable of this study which is awareness of Islamic financial planning among Muslim primary school teachers while the label β_1 and β_2 represent the independent variable of this study, namely knowledge for β_1 and religiosity for β_2 . Furthermore, the researcher

assumes that all dependent variable can explain the variance on awareness of Islamic financial planning. in other words, the increase of one unit of each dependent variable contributes to increasing certain departments of the awareness of Islamic financial planning among Muslim primary school teachers.

3.11 Conclusion

In this chapter, research methodology is crucial part to discover the research problem and the objective of this research. The detail explanation of process research from data collection data until the tools that researcher used to analyse the data. In the next chapter, researcher will discuss the findings of the data analysis as extension from this chapter.



CHAPTER FOUR

RESULT AND DISCUSSION

4.0 Introduction

In this chapter describes the result of finding from the analysis. Research finding got from survey that already tested through primary data collected. From the previous of factor analysis it show the performance in order to validate the instrument followed by the reliability test. SPSS version 22 had being used to get the result of this findings. This findings cover all the analyses that already mention in previous chapter comprehensively discussed.

4.1 Research response

The questionnaire were distributed about 230 copies but only 210 copies were returned. the returned questionnaire represent 91.30% response rate it deemed acceptable. Moreover, the questionnaire returned were useable. The response rate were supported by Sabri et al. (2012) where to conduct data analysis the response rate within 45% to 96% were considered adequate.

4.2 Demographic profile of respondent

The respondent in this study comprise of Muslim primary school teacher who are teaching at Sekolah Kebangsaan Kubang Pasu that consist 10 school. Table 4.1 presents the result of the demographic profile of respondent.

Table 4.1

The result of Demographic profile

Item	Frequency	Percentage (%)
Gender		
Male	60	28.6
Female	150	71.4
Total	210	100
Age		
1 (Below 30)	18	8.6
2 (31 – 40)	75	35.7
3 (41 - 50)	96	45.7
4 (51 - 60)	21	10
Total	210	100
Marital Status		
Single	38	18.1
Married	172	81.9
Total	210	100
Highest Education Level		
STPM/Diploma	19	9

Bachelor's	158	75.2
Master	33	15.7
Total	210	100

**Background On Islamic Finance And
Banking**

Yes	94	44.8
No	116	55.2
Total	210	100

Working Experience

Below 5 Year	16	7.6
5 - 10 Year	33	15.7
Above 10 Year	161	76.7
Total	210	100

(Refer appendix D)

The question in demographic section asked about the gender, age, marital status, highest education level, background on Islamic Finance and Banking, year of working experience and position hold in the school.

Table 4.1 show the result of the demographic from 210 respondent, 60 (28.6%) of respondent come from male while majority of the respondents are female which it 150 (71.4%) . It show the difference between male and female respondent was 90 (42.8%).

For the age, through questionnaire researcher make respondent put their specific age. From the age researcher make group of age which it below 30 years, 31 to 40 years, 41 to 50 years and lastly above 50 years old. The result show respondent age below 30 years old are 18 (8.6%), 31 to 40 years old were 75 (35.7%), 41 to 50 years old were 96 (45.7%) and lastly for 50 years above were 21 (10%). The finding can be interpret that the largest number of respondent come from age range 41 to 50 years old, it followed by 31 to 40 years old then above 51. Lastly, the lowest respondent were below 30.

Regarding to marital status, majority of respondent was married it show that the number of them about 172 (81.9%) respondent. While the rest of respondent 38 (18.1%) were single. The difference between of single and married was 134 (63.8%).

In term of respondent highest education level show that the SPTM/Diploma 19 (9%) held by respondents. Meanwhile, largest number of respondent 158 (75.2%) have possess bachelor's and the remaining of 33 (15.7%) respondents were obtained Master.

For financial background showed the result majority of respondent number 116 (55.2%) have no financial background. Other of 94 (44.8%) have a financial background. For work experience showed, teacher have experience below 5 years was 16 (7.6%) were experience 5 to 10 years teacher was 33 (15.7%). Above 10 years' experience show the highest respondent 161 (76.7%).

4.3 Descriptive statistic for each variable

Table 4.2

Descriptive for each variable

Variable	Mean	Standard Deviation
Awareness	4.27	0.47
Knowledge	4.18	0.5
Religiosity	4.69	0.44

(Refer appendix D)

Table 4.2 presented the mean and standard deviation of each variable which are awareness, knowledge and religiosity. Religiosity shows the highest value of mean 4.69 with a standard deviation of 0.44. Meanwhile, the lowest mean came from knowledge 4.18 with a standard deviation of 0.5.

4.4 Difference in demographic factor on awareness in Islamic Financial Planning

First objective in this research is to determine the difference of demographic factors (gender, age, marital status, highest education level, background of Islamic Finance and Banking, and lastly working years' experience) on awareness of Islamic financial planning. Sample T-test and One Way ANOVA have been chosen to analyse the differences of demographic profile to awareness of Islamic financial planning.

4.4.1 The difference between gender and awareness

Table 4.3

The result between gender and awareness

Gender		Mean	Standard Deviation	t- value	Significant
Awareness of	Male	4.33	0.47	1.08	0.28
IFP	Female	4.25	0.47		

The mean difference is significant at the level 0.05

(Refer appendix F)

The hypotheses to this test stated as below:

Ho 1a : There is no significant difference between male and female Muslim primary school teachers on awareness of Islamic financial planning.

Ha 1a : There is a significant difference between male and female Muslim primary school teachers on awareness of Islamic financial planning.

Independent t- test was used to examine the difference between male and female toward awareness of Islamic financial planning. The result for value statistical significant analysis was less than 0.05. if the value for Levene's test was larger than 0.05 line which is equal variance assumed value will be taken and used. Meanwhile, who the significant level of Levene's test was less than 0.05, the result in the second line of the t- test table which is equal variance not assumed value will be use. Table 4.31 shows the mean for male highest than female 4.33 and 4.25 respectively. T- test shows that significant value was 0.28 than greater than 0.05 (p- value > 0.05). Thus,

the null (H_0 1a) is failed to be rejected. As a conclusion, there is no significant difference between male and female Muslim primary school teacher on awareness of Islamic financial planning.

4.4.2 The difference between age group and awareness of Islamic Financial Planning

The study used ANOVA to analyse the significant difference age group on awareness of Islamic financial planning. Because, age group have more than 2 variable to test. The hypotheses to this study as stated below:

H_0 2a : There is no significant difference age of Muslim primary school teachers on awareness of Islamic financial planning.

H_a 2a : There is a significant difference age of Muslim primary school teachers on awareness of Islamic financial planning.

Table 4.4

The result between group age and awareness

Item	Mean	Standard Deviation	F - Value	Significant
1.00 (Below 30)	4.2	0.62		
2.00 (31 – 40)	4.27	0.48	0.48	0.69
3.00 (41 – 50)	4.26	0.43		
4.00 (51 – 60)	4.38	0.45		

The mean difference is significant at the level 0.05

(Refer appendix F)

Table 4.4 show the result of ANOVA analysis that the significant value of level ANOVA was 0.69 which it highest than 0.05. Thus, null hypotheses (HO 2a) is failed to be rejected. It can concluded that there are no significant difference between age of Muslim primary school teachers and awareness of Islamic financial planning.

4.4.3 The difference between marital status and awareness

Table 4.5

The result of marital status and awareness

Marital	Mean	Standard Deviation	t- value	Significant
Single	4.3	0.58	0.36	0.71
Married	4.27	0.44		

The mean difference is significant at the level 0.05.

(Refer appendix F)

The hypotheses to this test stated as below:

Ho 3a : There is no significant difference marital status of Muslim primary school teachers on awareness of Islamic financial planning.

Ha 3a : There is a significant difference marital status of Muslim primary school teachers on awareness of Islamic financial planning.

The independent t- test used to examine the difference between single and married among Muslim primary teachers toward awareness of Islamic financial planning. Table 4.5 shows that mean value for single (4.30) is higher 0.03 than married (4.27) mean. The t-test show significant value 0.71 that more then 0.05 ($p \text{ value} > 0.05$). Thus, null hypotheses (HO 3a) is failed to be rejected. It can concluded that there are no significant difference between marital status of Muslim primary school teachers and awareness of Islamic financial planning

4.4.4 The difference between level of education and awareness

The study used ANOVA to analyse the significant difference level of education Muslim primary school teacher on awareness of Islamic financial planning. Because, education level tested by researcher have more than 2 variable. The hypotheses to this study as stated below:

Ho 4a : There is no significant difference among group of highest educational level Muslim primary school teachers on awareness of Islamic financial planning.

Ha 4a : There is a significant difference among group of highest educational level Muslim primary school teachers on awareness of Islamic financial planning.

Table 4.6*The result of level of education and awareness*

Item	Mean	Standard Deviation	F – Value	Significant
STPM/Diploma	4.25	0.4	0.016	0.98
Bachelor's	4.27	0.47		
Master	4.28	0.5		

*The mean difference is significant at the level 0.05**(Refer appendix F)*

Table 4.6 show the result of ANOVA analysis that the significant value of level ANOVA was 0.98 which it highest than 0.05. Thus, null hypotheses (HO 4a) is failed to be rejected. It can concluded that there are no significant difference between highest education level of Muslim primary school teachers and awareness of Islamic financial planning.

4.4.5 The difference between financial background and awareness

Table 4.7*The result of financial background and awareness*

Financial Background	Mean	Standard. Deviation	T -value	Significant
Awareness	Yes	4.22	-1.49	0.13
	No	4.31		

*The mean difference is significant at the level 0.05**(Refer appendix F)*

The hypotheses to this test stated as below:

Ho 5a : There is no significant difference among group of financial background on Muslim primary school teachers on awareness of Islamic financial planning.

Ha 5a : There is a significant difference among group of financial background on Muslim primary school teachers on awareness of Islamic financial planning.

The independent t- test used to examine the difference between financial background Muslim primary teacher toward awareness of Islamic financial planning. Table 4.7 shows that mean value for No (4.31) is higher 0.09 than Yes (4.22) mean. The t-test show significant value -1.49 less than 0.05 (p value < 0.05). Thus, null hypotheses (HO 5a) is failed to be rejected. It can concluded that there are no significant difference between financial background of Muslim primary school teacher and awareness of Islamic financial planning

4.5 Correlation between awareness and factors affecting awareness

The second objective in this study is to investigate there are any correlation between the knowledge and religiosity as independent variables toward awareness on Islamic financial planning as dependent variable. The hypotheses for this test followed as below.

i. Knowledge

Ho 6a : There is no significant correlation between knowledge an awareness of Islamic financial planning.

Ha 6a : There is a significant correlation between knowledge an awareness of Islamic financial planning.

ii. Religiosity

Ho 7a : There is no significant correlation between religiosity an awareness of Islamic financial planning.

Ha 7a : There is a significant correlation between religiosity an awareness of Islamic financial planning.

Table 4.8

The result of correlation between awareness and factors affecting awareness

Item	Correlation	Significant
Knowledge	0.456**	0.00
Religiosity	0.456**	0.00

***.* Correlation is significant at the 0.01 level (2-tailed).

(Refer appendix G)

Table 4.5 show that the result of bivariate Pearson's correlation between the determinant actors and awareness of IFP. It found that all hypotheses are significant at $p=0.00$ level. Therefore all null hypothesis tested are rejected and hypotheses alternative are accepted. Thus there are significant correlations between determination factors with awareness of IFP. According to Evans (1996) knowledge and religiosity have a strong positive correlation relationship on awareness of Islamic financial planning at value of $r = 0.456$.

From the previous research, there are a lot of researcher got positive relationships between knowledge and religiosity on Islamic financial planning, such as Mohd, et al., (2016) research shows that knowledge of Islamic finance has significant and positive relationship with application of Islamic financial planning. Annamaria & Olivia (2016), also found financial literacy is strongly and positively associated with planning, and the results are statistically significant at conventional level in their study. Renneboong and Spaenjers (2009) research shows that religion has a relationship with the financial decision to get involved in the financing transaction. Lastly, Bashir et al. (2013) result demonstrates that religiosity was positively correlated with financial literacy in Pakistan.

4.6 To determine the factor of influence of knowledge and religiosity on awareness of Islamic financial planning

The third objective in this study is to investigate what factor that will influence the awareness of Islamic financial planning. To examine relationship of independent variable and dependent variable researcher uses multiple regression to determine the variance.

Ho 8a : Muslim primary school teachers knowledge and religiosity there are no significant influence the awareness of Islamic financial planning.

Ha 8a : Muslim primary school teachers knowledge and religiosity there are significant influence their awareness of Islamic financial planning.

Table 4.9*The result of multiple regression*

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	1.08	0.25	4.3	0
1 Knowledge	0.64	0.05	12.88	0
Religiosity	0.10	0.05	1.89	0.06

a. Dependent Variable: Awareness

 $R^2=0.543$, F value 122.73 Significant= 0.00*(Please refer to Appendix H)*

Table 4.6 shows the result of multiple regression analysis which was used to test the knowledge and religiosity influence on awareness of Islamic financial planning. It present, the value of F statistic produce 122.73 was significant at the 0.00 level. Hence, the null hypothesis (H_0 8a) for knowledge was rejected which mean the alternative hypotheses accepted. It is interpret that 54.3% of the variance in the awareness on Islamic financial planning. On the other, 46.7% of variance in awareness on Islamic financial planning does not explain the determinant of others factors. Besides that, the null hypotheses (H_0 8a) for religiosity failed to reject.

Based on the result, it show that all determinant factors are significant to the model with significant 0.00 respectively.

In this study, the unstandardized coefficient (β) attempted to compare and interpret which independent variable more influence primary school teachers on awareness of

Islamic financial planning. According to this result, it found that the unstandardized coefficient β is positive for both variable but knowledge show the highest value of $\beta=0.64$ followed by religiosity $\beta=0.1$. This result expose that knowledge was the strongly factor that influence awareness of Islamic financial planning where 1 unit of knowledge will increases awareness at 0.64. The summary of multiple linear regression is elaborated as below

$$IFP = \alpha + \beta_1 (K)^{**} + \beta_2 (R)^{**}$$

Where; α = intercepts (constant value)

β = unstandardized beta coefficient

IFP = Awareness on Islamic Financial Planning

K = Knowledge

R = Religiosity

Therefore ; $IFP = 1.08 + 0.64 (K)^{**} + 0.10 (R)^{**}$

*Significant at the level 0.05

**Significant at the level 0.01

From the multiple regression linear equation it can be realised that, 1 unit of knowledge increase would contributes to increase of 0.64 units of awareness on Islamic financial planning.

According to this result, it also supported by the previous research by Jodi and Phyllis, (1998) shown that the positive influence of financial knowledge on following financial management practices, with stronger effects being found when

more comprehensive measures of financial knowledge are employed. Godwin, (1994) in their research also shown that financial knowledge have a significant impact on financial management, more consistently so when multi-item measures are used on the research.

4.7 Conclusion

In this chapter, researcher has deliberated all the analysis that were used to measure and test the hypotheses in this study through descriptive analysis, correlation and regression analysis. The outcome or descriptive analysis show that no relationship between demographic profile with awareness on Islamic financial planning. Correlation show the positive correlated of knowledge and religiosity in awareness on Islamic financial planning. In addition, in the regression analysis knowledge shown positively influence the awareness since variable have significant value lower than 0.01 (p-value less 0.01).

CHAPTER FIVE

CONCLUSION AND RECOMMENATION

5.0 Introduction

This chapter will discuss on the details of the findings that are obtained from the previous chapter including the theoretical, managerial implication and suggestions for the future research. This is followed with the recommendations that relate to this study.

5.1 Summary of the findings

The first objective in this research is to determine the differences between demographic factors which are gender, age, marital status, highest education level, Islamic finance background and working experience on awareness of Islamic financial planning among Muslim primary school teachers in Kubang Pasu, Kedah. Second, To investigate the significant relationships between knowledge and religiosity; and awareness of Islamic financial planning among Muslim primary school teachers in Kubang Pasu, Kedah. Finally, the objective in this study to determine the significant influence between knowledge and religiosity; and awareness of Islamic financial planning on Muslim primary school teachers in northern area Kubang Pasu, Kedah. In order to achieve the research objectives listed, the researcher use quantitative method to obtain the data needed thus.

5.2 Discussion

There are 8 hypotheses have been tested in this research. Researcher tested the hypotheses by using SPSS analysis. There are descriptive analysis, independent t-test analysis, Pearson's correlation analysis and lastly, multiple regression analysis. The tool of statistical analysis is used to achieve the objectives in this study. The results and finding are stated and discuss in the previous chapter.

5.2.1 To determine the differences between demographic factors (gender, age, marital status, highest education level, Islamic finance background and working years' experience) and awareness of Islamic financial planning among Muslim primary school teachers in Kubang Pasu, Kedah.

This research objective was to measure if there are any differences between demographic factors on gender, age, marital status, highest education level, Islamic finance background and years of working experience on awareness of Islamic financial planning among Muslim primary school teachers. In order to measure this objective, researcher came out with the Ha 1a, Ha 2a, Ha 3a, Ha 4a and Ha 5a. From the finding discussed in chapter four, it shows that all demographical factors such as gender, age, marital status, highest education level, Islamic financial background and years of working experience have no significant difference on awareness of Islamic financial planning. Regarding to this finding, it shows that the null hypotheses developed for these hypotheses are failed to be rejected. It also explained that teachers that have the same level of awareness on Islamic financial planning will not

affected by the difference of the gender, age, marital status, highest education level, Islamic financial background and years of working experience.

5.2.2 To investigate the significant relationships between knowledge and religiosity; and awareness of Islamic financial planning among Muslim primary school teachers in Kubang Pasu, Kedah.

Based on findings, Pearson's correlation presents that knowledge and religiosity have a significant relationship with awareness on Islamic financial planning (Appendix G). Thus, the relationship is tested through Ha 6a and Ha 7a. The results show that knowledge and religiosity have a same highest strength of positive association with the awareness on Islamic financial planning. Religiosity result is supported by Hess (2010), found that religiosity associate and influence the personal financial decision.

5.2.3 To determine the significant factors of influence between knowledge and religiosity; and awareness of Islamic financial planning on primary school teachers in Kubang Pasu, Kedah.

The last objective in this research is to measure the influence of knowledge and religiosity of awareness on Islamic financial planning. The result on multiple regression show about 54.3% of the variation that explain by all factors. The only variable that significant in influencing the awareness on Islamic financial planning is knowledge.

According to Jodi and Phyllis (1998), lack of knowledge about personal finance and worth practice of financial planning or management aspect will lead to poor financial management that includes debt, investment, insurance, retirement and estate planning. Meanwhile, we can see that knowledge of Islamic financial planning is important to raise awareness to the society. In addition to that, this research also able to help teachers to share the knowledge of Islamic financial planning with their respective students.

5.3 Contribution and implication of the study

5.3.1 Theoretical contribution

The contributions of the study stress through determine all of the variable impact on awareness of Islamic financial planning among Muslim primary school teachers. This research helps teachers to spread the basic knowledge of Islamic financial planning to the next generation. A lot of researches from the previous study are generally on financial planning but they were only a few researches that discuss on Islamic financial planning. This study also contributes awareness on Islamic financial planning among Muslim primary school teachers through determinant factor of knowledge and religiosity.

5.3.2 Implication of the study

In this study, the data helps policy maker such as government by identified the importance of awareness on Islamic financial planning. The government will be able

to play their role to provide more Islamic education opportunities for primary teachers. There are some programmes that can be offer through effective course, seminar, workshop and the other Islamic financial planning programmes based on needs and level of awareness on Islamic financial planning. From here, it will help teachers to make a proper Islamic financial planning decision on their finance.

In additional, this research also will benefit financial advisor to understand their customer through the factors that will give more impact on their Islamic financial planning interest.

5.4 Limitation of the study

The limitation that need to grip in this research was the time frame to finish this research within 3 months. Researcher needs to discipline well, because there is only one semester to finish the research. Not to mention that February had been a busy month with school sports day. In order to fit to the time frame, the researcher chose only 10 schools in northern area Kubang Pasu, Kedah.

5.5 Recommendations

During the research, there are several recommendations that suggested by researcher. Firstly, regarding to multiple regression result it shows that only 64% of independent variable influences dependent variable which means the other 35% from other variable. Secondly, according to the discussion being held by the researcher with some school headmasters, they suggested that make a programme or sharing session

with the school teachers. It will help them to make a proper financial planning. Lastly, to get more accurate result in the future, the sample size needs to be increase. So for future research, they can increase their sample.

5.6 Conclusion

The purpose of this study is to assess the level awareness of Islamic financial planning among primary school teachers. There are two independent variables used in this study which are knowledge and religiosity. The findings show that knowledge and religiosity have a positive relationship with awareness on Islamic financial planning. In additional, the significant result by knowledge variable show that having impact on awareness of Islamic financial planning.

Concisely, in order to increase the level of awareness on Islamic financial planning among society Ministry of Education lane are highly recommended to prepare and offer the effective course which it seminar or workshop related to Islamic finance. This study also provided insight on how the variable having the impact on the level of awareness on Islamic financial planning among Muslim primary school teacher.

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APPENDIX A

QUESTIONNAIRE



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Awareness of Islamic Financial Planning among Primary School Teacher at Kubang
Pasu.

Dear valued respondent,

This questionnaire is intended to assess primary school teacher awareness toward Islamic Financial Planning (IFP). The purpose of this study is to examine the awareness among primary school teacher on Islamic Financial Planning (IFP). Islamic Financial Planning is the financial management according to *Shariah* compliance comprising of managing saving, debt, investment, *Zakat*, *Faraid* and others. This study is done as a partial fulfilment of my Master class in Research Method in Islamic Business Studies. Your response will be treated confidentially and for academic purpose only.

Completing the survey should not take more than 5 minutes at most.

Thank you for your cooperation.

Your sincerely,

Sabilah binti Sazulkafli

Mobile: 0134367480

Master in Islamic Business Studies

Universiti Utara Malaysia

Section A : Demographic Profile

Bahagian A: Profil Demografi

Please tick (/)the appropriate box

Sila tandakan(/) di kotak yang sesuai

1. Gender/ Jantina

Male / Lelaki

☐

Female / Perempuan

☐

2. Age / Umur : _____ (Please state/
Nyatakan)

3. Marital Status / Status Perkahwinan

Single / Bujang

☐

Married / Berkahwin

☐

4. Highest Education Level / Tahap Pendidikan Tertinggi :

STPM / Diploma

☐

Master's Degree / Sarjana

☐

Bachelor's Degree / Ijazah

PhD / Ijazah Kedoktoran

☐

5. Do you have any background on Islamic Finance and Banking? / adakah anda mempunyai apa-apa latar belakang mengenai Kewangan dan Perbankan Islam?

Yes / Ya

☐

No/ Tidak

☐

6. Years of working experience / Tempoh pengalaman bekerja

Below 5 year

Bawah 5 tahun

Above 10 years

Atas 10 tahun

☐

5 – 10 year

5 – 10 tahun

☐

Please circle (O) the number in the box to indicate how far you agree or disagree with each statement by using the following scale. Circle a number that closely describes your choice.

Sila bulatkan (O) nombor dalam kotak untuk menunjukkan sejauh mana anda setuju atau tidak setuju dengan setiap pernyataan menggunakan skala berikut. Bulatkan nombor yang menggambarkan pilihan anda

Strongly Disagree <i>Sangat Tidak Setuju</i>	Disagree <i>Tidak Setuju</i>	Natural <i>Neutral</i>	Agree <i>Setuju</i>	Strongly Agree <i>Sangat Setuju</i>
1	2	3	4	5

Section B : Awareness of Islamic Financial Planning

Bahagian B : Kesedaran Perancangan Kewangan Islam

7	I am aware of existence of Islamic Financial Planning <i>Saya sedar kewujudan perancangan kewangan</i>	1	2	3	4	5
8	I aware that with Islamic Financial Planning will analyse current financial positions <i>Saya sedar bahawa dengan perancangan kewangan akan menganalisis kedudukan kewangan semasa</i>	1	2	3	4	5
9	Islamic Financial Planning awareness is crucial for me <i>Kesedaran kewangan Islam adalah penting bagi saya.</i>	1	2	3	4	5
10	I am aware that Islamic Financial Planning is based on <i>Shariah</i> principles.	1	2	3	4	5

	<i>Saya sedar bahawa perancangan kewangan Islam adalah berdasarkan kepada prinsip Shariah.</i>					
11	I aware that cash management is part of Islamic Financial Planning <i>Saya sedar bahawa pengurusan tunai adalah sebahagian daripada perancangan kewangan Islam.</i>	1	2	3	4	5
12	I aware that <i>takaful</i> is part of Islamic Financial Planning <i>Saya sedar bahawa takaful adalah sebahagian daripada perancangan kewangan Islam.</i>	1	2	3	4	5
13	I realize that <i>zakat</i> and tax is part of Islamic Financial Planning <i>Saya sedar bahawa zakat dan cukai adalah sebahagian daripada perancangan kewangan Islam.</i>	1	2	3	4	5
14	I aware that property and <i>waqf</i> is part of Islamic Financial Planning <i>Saya sedar bahawa harta dan wakaf adalah sebahagian daripada perancangan kewangan Islam.</i>	1	2	3	4	5
15	I realize that Islamic Investment is part of Islamic Financial Planning <i>Saya sedar bahawa pelaburan Islam adalah sebahagian daripada perancangan kewangan Islam.</i>	1	2	3	4	5
16	I realize that retirement planning is part of Islamic Financial Planning <i>Saya sedar bahawa perancangan persaraan adalah sebahagian daripada perancangan kewangan Islam.</i>	1	2	3	4	5

17	I sure will continuously receive rewards from Allah for doing Islamic Financial Planning <i>Saya pasti akan terus mendapat pahala dalam melakukan perancangan kewangan Islam.</i>	1	2	3	4	5
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Section C : Knowledge

Bahagian C : Pengetahuan

18	I know the purpose of financial planning in Islam <i>Saya tahu tujuan perancangan kewangan dalam islam</i>	1	2	3	4	5
19	I know the role of IFP <i>Saya tahu peranan perancangan kewangan islam</i>	1	2	3	4	5
20	I well informed that Islamic Financial Planning predicts short and long term need. <i>Saya juga maklum bahawa perancangan kewangan islam meramalkan keperluan jangka pendek dan panjang.</i>	1	2	3	4	5
21	I know the importance to be alert on Islamic Financial Planning <i>Saya tahu kepentingan untuk mendalami ilmu perancangan kewangan Islam.</i>	1	2	3	4	5
22	I know Islamic Financial Planning is beneficial <i>Saya tahu perancangan kewangan Islam adalah memberi manfaat.</i>	1	2	3	4	5
23	I know choosing Islamic Financial Planning is a good idea	1	2	3	4	5

	<i>Saya tahu memilih perancangan kewangan islam adalah idea yang baik</i>					
24	<p>I know Islamic Financial Planning is one off the best Islamic finance philosophy</p> <p><i>Saya tahu perancangan kewangan islam adalah salah satu falsafah kewangan islam yang terbaik</i></p>	1	2	3	4	5



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Section D : Religiosity

Bahagian D : Keagamaan

25	IFP is based on Islamic principle <i>Perancangan kewangan Islam berdasarkan kepada prinsip Islam</i>	1	2	3	4	5
26	IFP can educate me to obey to Allah <i>Perancangan kewangan Islam mendidik saya mematuhi perintah Allah</i>	1	2	3	4	5
27	IFP help me to remain that wealth belong to Allah <i>Perancangan kewangan islam mengingatkan saya bahawa harta adalah milik kepunyaan Allah</i>	1	2	3	4	5
28	I can get reward from Allah by using IFP <i>Saya dapat memperoleh pahala daripada Allah dengan menggunakan Perancangan kewangan islam</i>	1	2	3	4	5
39	By applying IFP make me closer to Allah <i>Dengan menggunakan perancangan kewangan islam, ia dapat mendekatkan diri saya kepada Allah</i>	1	2	3	4	5
30	Islam teach me to plan <i>Islam mengajar untuk sentiasa merancang.</i>	1	2	3	4	5

Recommendations / Cadangan

THANK YOU FOR YOUR COOPERATION

TERIMA KASIH ATAS KERJASAMA ANDA

APPENDIX B

Factor Analysis of Independent Variable



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1) Factor analysis of knowledge

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.804
Bartlett's Test of Sphericity	Approx. Chi-Square	171.736
	df	21
	Sig.	.000

Communalities

	Initial	Extraction
Knowledge1	1.000	.626
Knowledge2	1.000	.690
Knowledge3	1.000	.725
Knowledge4	1.000	.721
Knowledge5	1.000	.729
Knowledge6	1.000	.669
Knowledge7	1.000	.670

Extraction Method: Principal Component

Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.830	69.002	69.002	4.830	69.002	69.002
2	.983	14.044	83.046			
3	.490	7.007	90.053			
4	.328	4.686	94.739			
5	.156	2.232	96.971			
6	.125	1.792	98.762			
7	.087	1.238	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
Knowledge1	.791
Knowledge2	.831
Knowledge3	.851
Knowledge4	.849
Knowledge5	.854
Knowledge6	.818
Knowledge7	.819

Extraction Method: Principal

Component Analysis.

a. 1 components extracted.

2) Factor analysis of Religiosity

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.811
Bartlett's Test of Sphericity	Approx. Chi-Square	152.084
	df	15
	Sig.	.000

Communalities

	Initial	Extraction
Religiosity1	1.000	.842
Religiosity2	1.000	.761
Religiosity3	1.000	.492
Religiosity4	1.000	.607
Religiosity5	1.000	.839
Religiosity6	1.000	.724

Extraction Method: Principal Component

Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.264	71.062	71.062	4.264	71.062	71.062
2	.878	14.631	85.694			
3	.402	6.693	92.387			
4	.256	4.266	96.653			
5	.148	2.474	99.127			
6	.052	.873	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
Religiosity1	.917
Religiosity2	.872
Religiosity3	.701
Religiosity4	.779
Religiosity5	.916
Religiosity6	.851

Extraction Method: Principal

Component Analysis.

a. 1 components extracted.

APPENDIX C



NORMALITY TEST

Universiti Utara Malaysia

1) Normality for Awareness

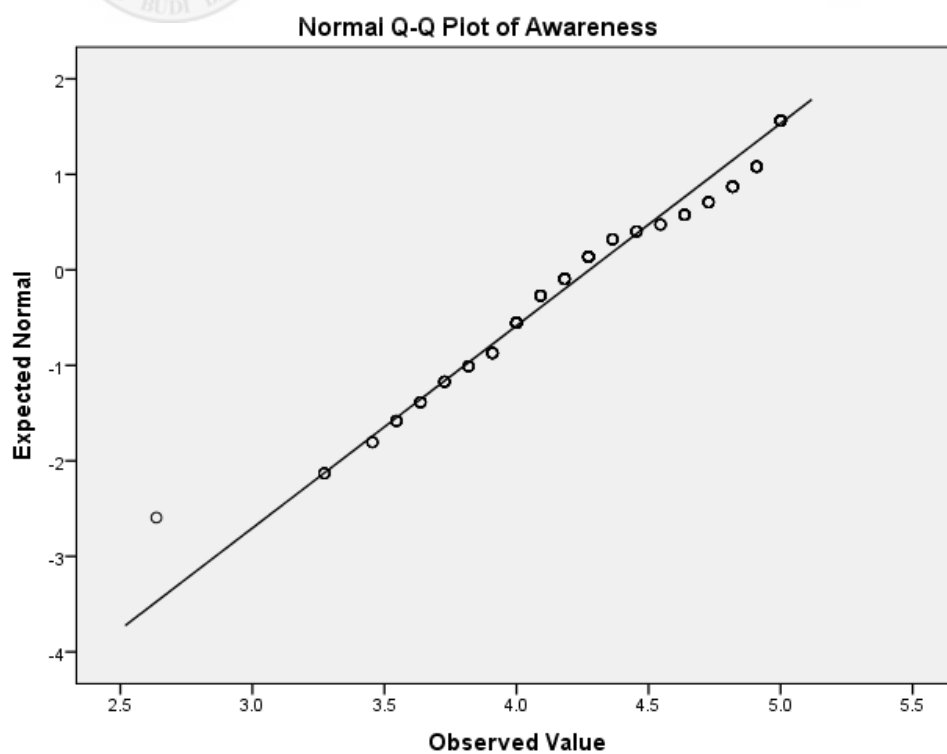
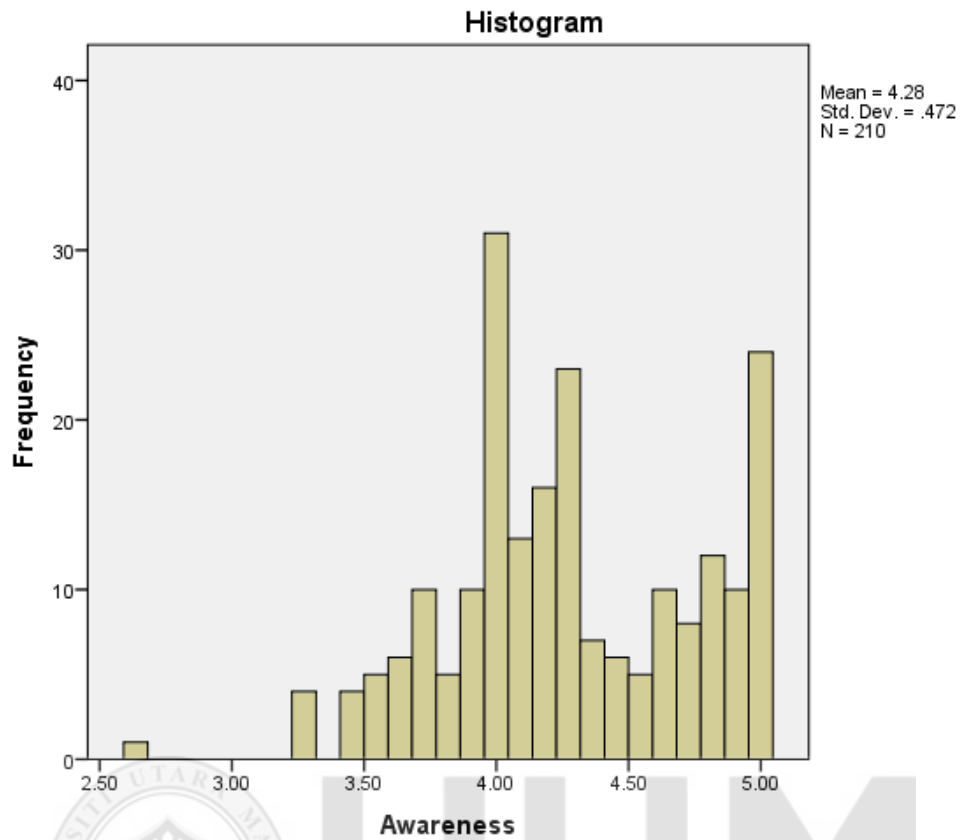
Descriptives

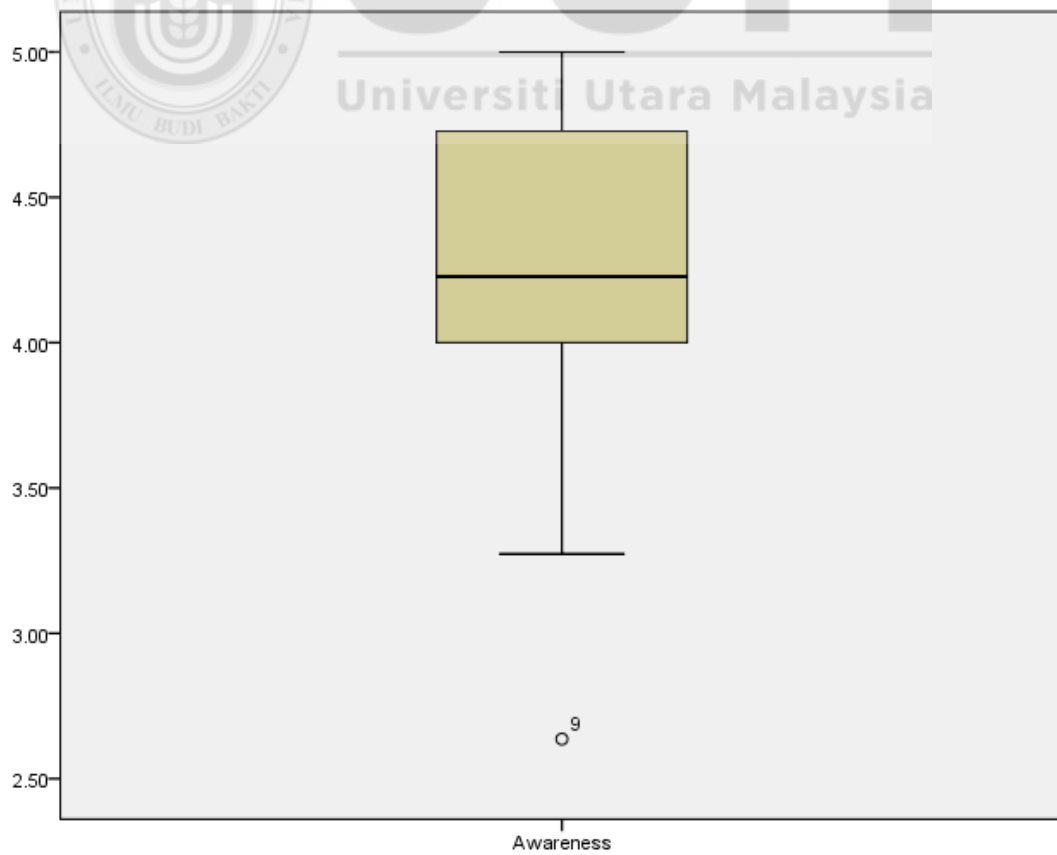
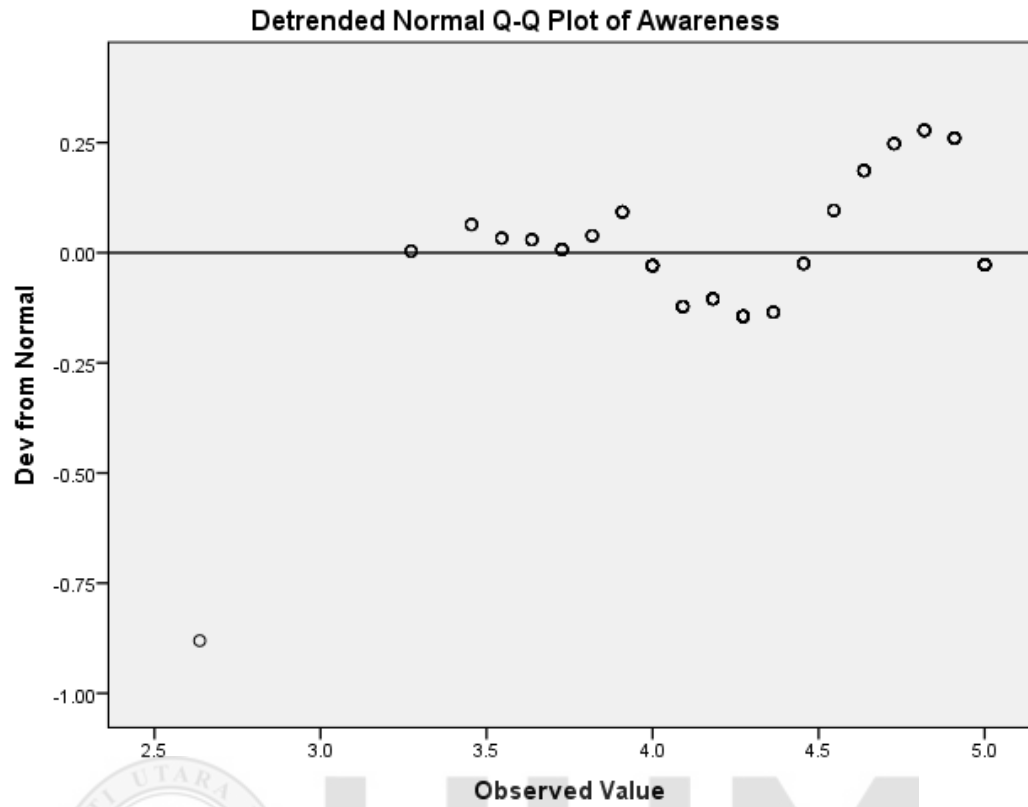
		Statistic	Std. Error
Awareness	Mean	4.2762	.03256
	95% Confidence Interval for Mean		
	Lower Bound	4.2120	
	Upper Bound	4.3404	
	5% Trimmed Mean	4.2891	
	Median	4.2273	
	Variance	.223	
	Std. Deviation	.47190	
	Minimum	2.64	
	Maximum	5.00	
	Range	2.36	
	Interquartile Range	.73	
	Skewness	-.123	.168
	Kurtosis	-.382	.334

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Awareness	.112	210	.000	.954	210	.000

a. Lilliefors Significance Correction





2) Normality for Knowledge

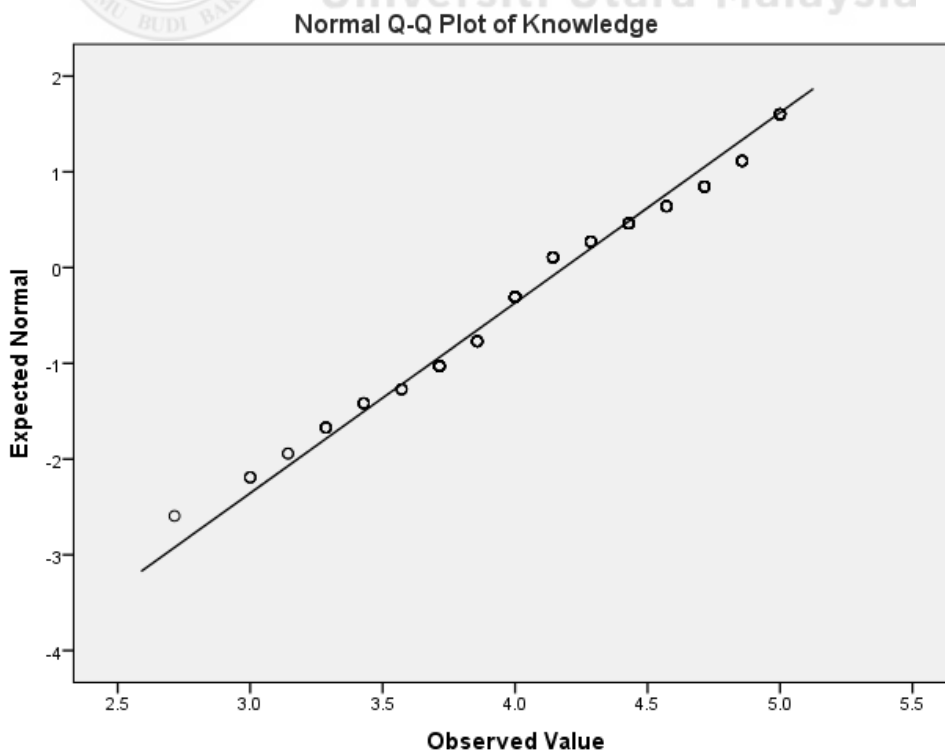
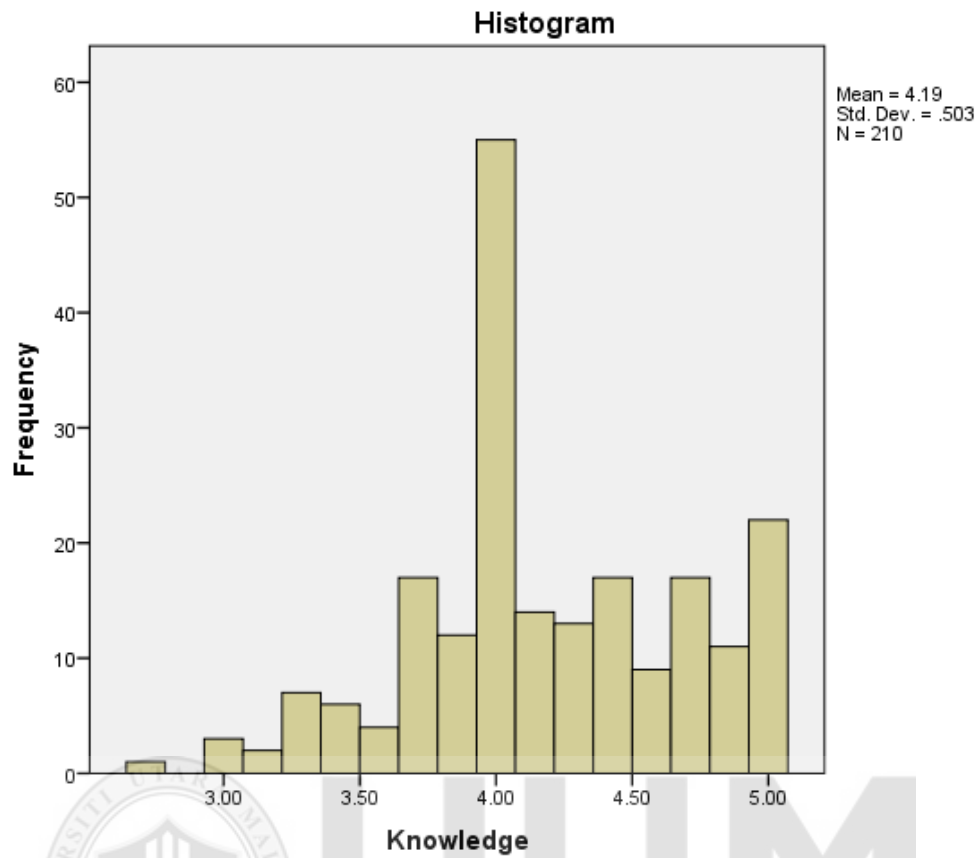
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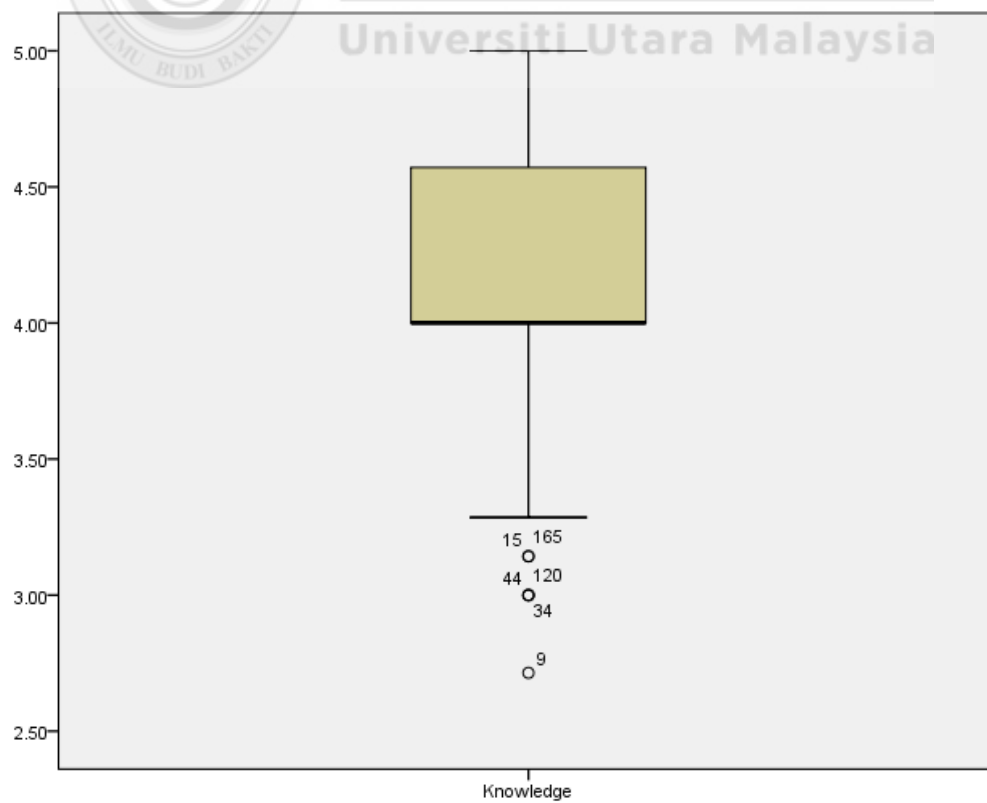
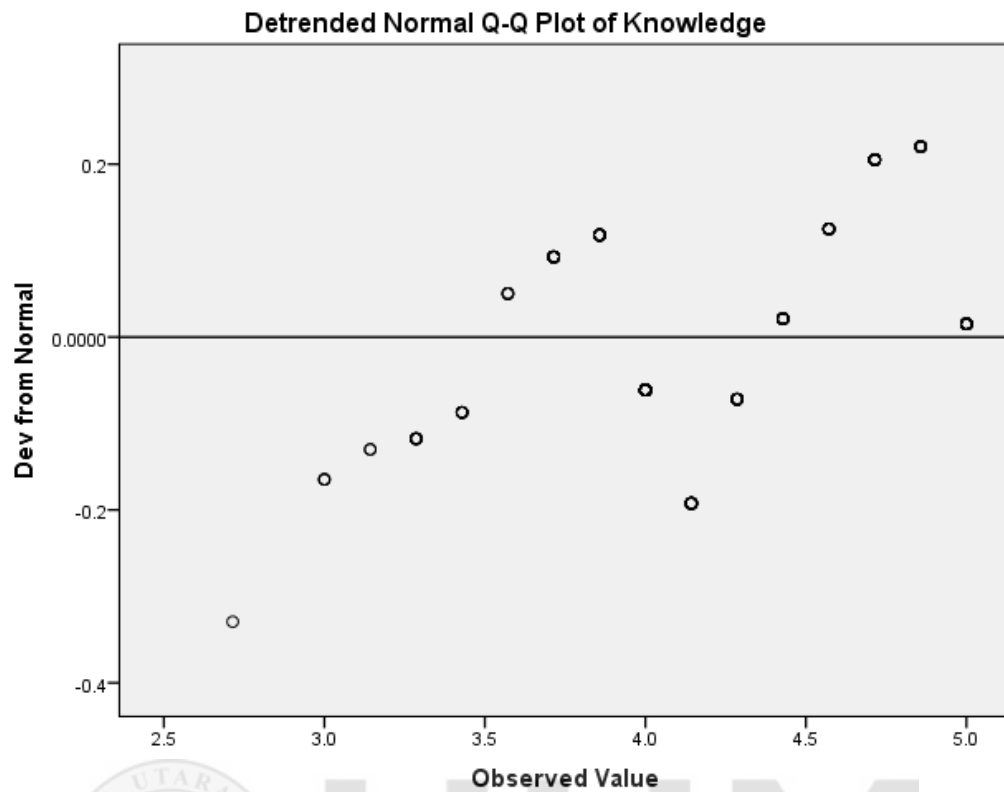
		Statistic	Std. Error
Knowledge	Mean	4.1857	.03473
	95% Confidence Interval for Mean	Lower Bound 4.1172	
		Upper Bound 4.2542	
	5% Trimmed Mean	4.1995	
	Median	4.0000	
	Variance	.253	
	Std. Deviation	.50329	
	Minimum	2.71	
	Maximum	5.00	
	Range	2.29	
	Interquartile Range	.61	
	Skewness	-.120	.168
	Kurtosis	-.384	.334

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Knowledge	.153	210	.000	.955	210	.000

a. Lilliefors Significance Correction





3) Normality or Religiosity

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Religiosity	210	100.0%	0	0.0%	210	100.0%

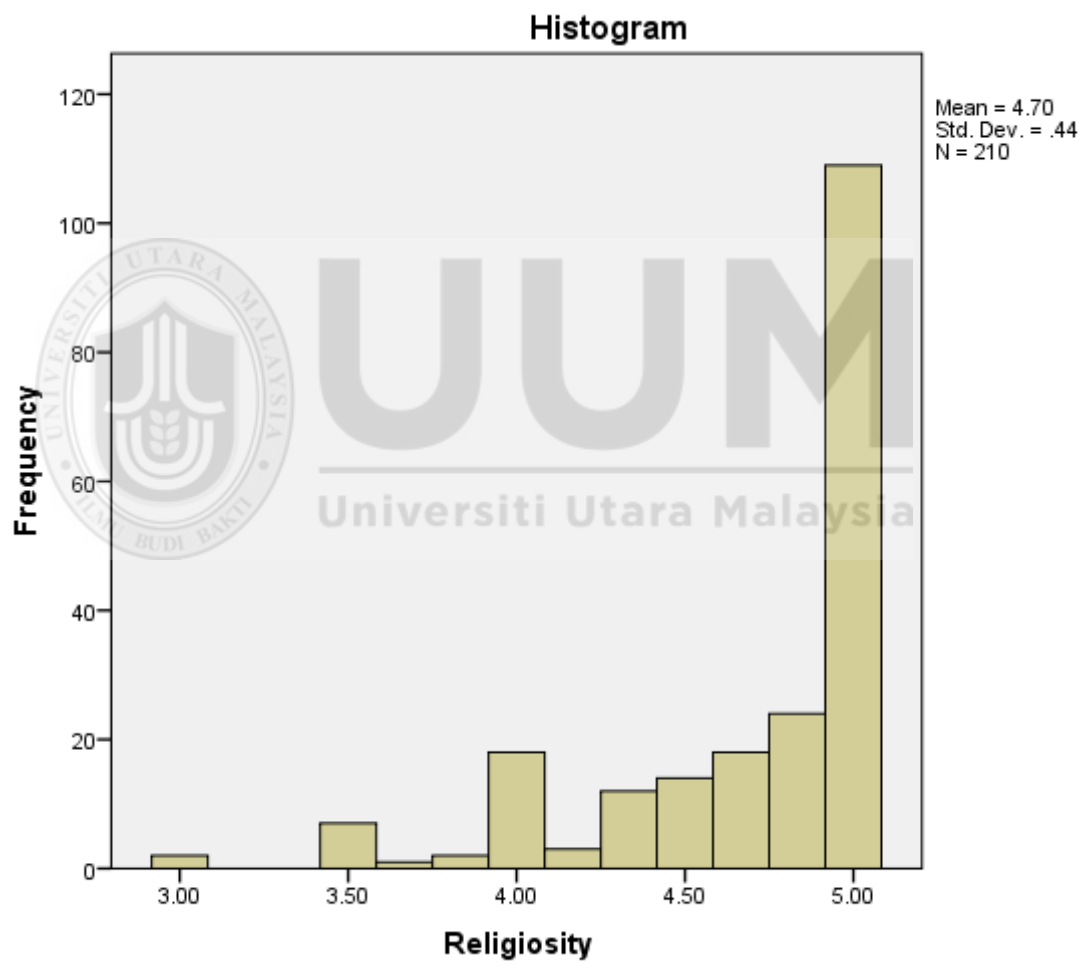
Descriptives

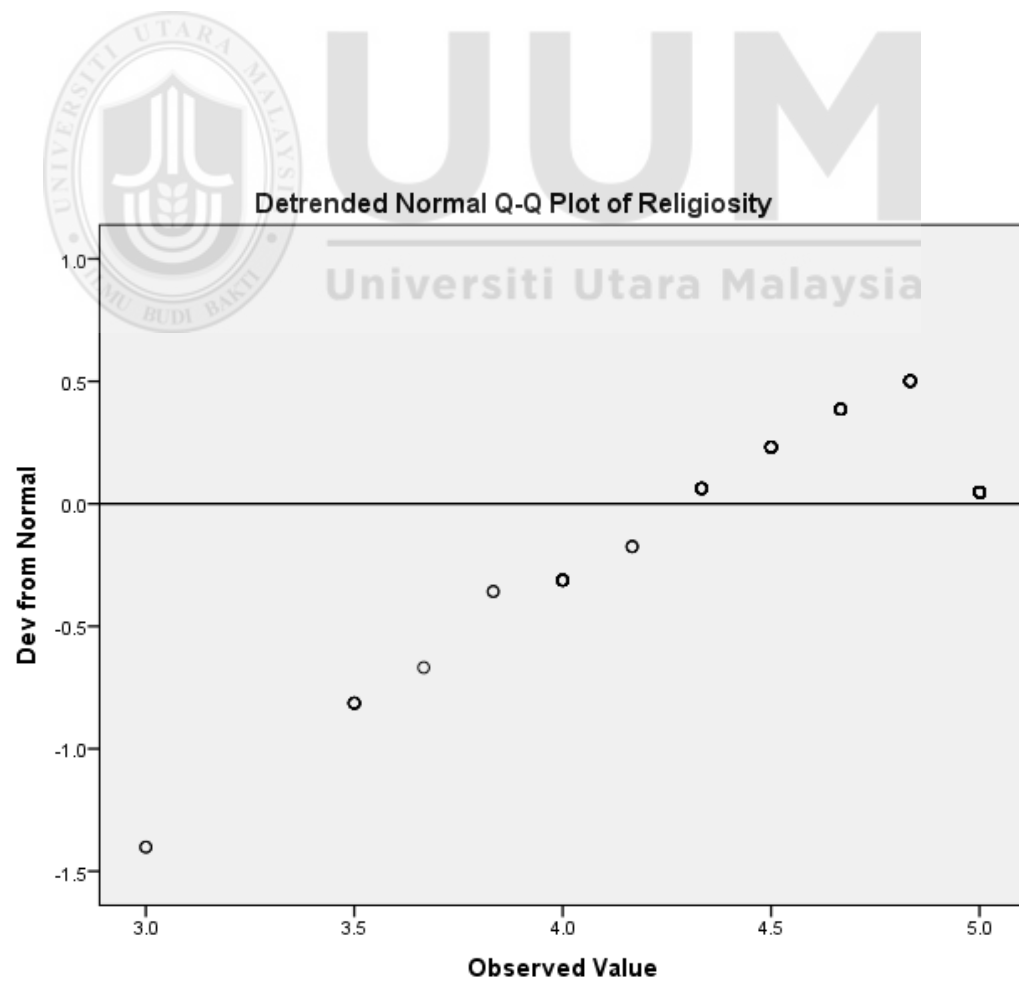
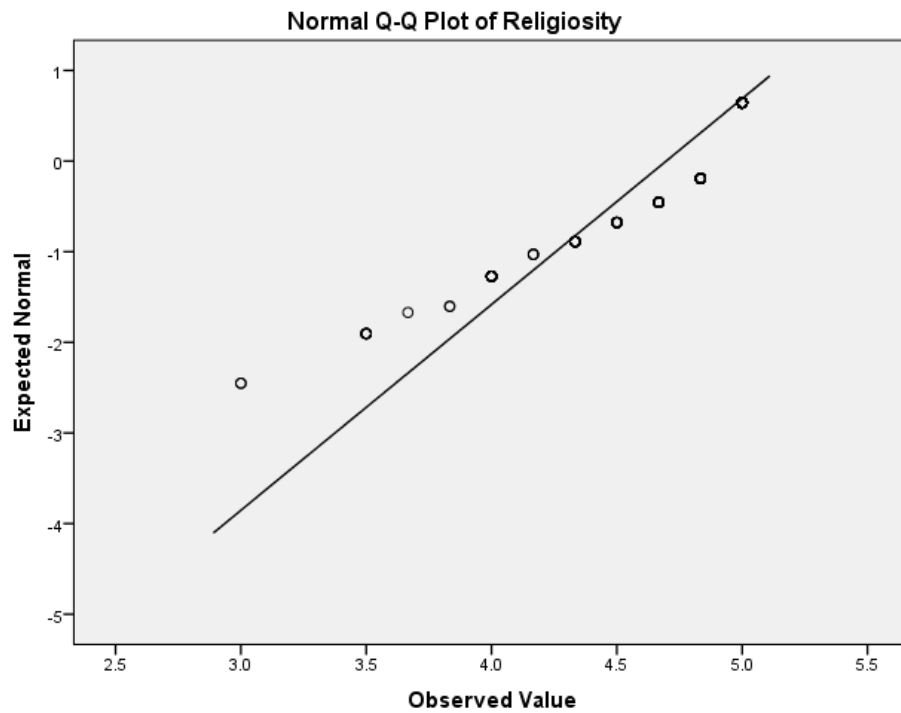
		Statistic	Std. Error
Religiosity	Mean	4.6968	.03039
	95% Confidence Interval for Mean	Lower Bound 4.6369	
		Upper Bound 4.7567	
	5% Trimmed Mean	4.7500	
	Median	5.0000	
	Variance	.194	
	Std. Deviation	.44037	
	Minimum	3.00	
	Maximum	5.00	
	Range	2.00	
	Interquartile Range	.50	
	Skewness	-1.599	.168
	Kurtosis	2.039	.334

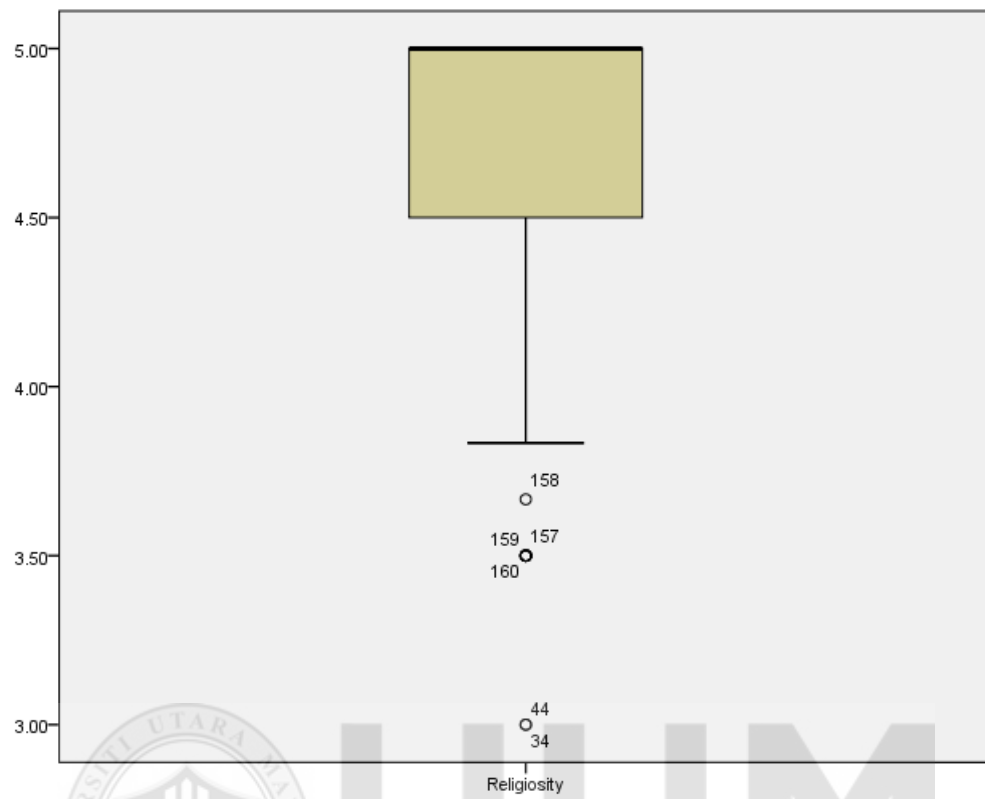
Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Religiosity	.273	210	.000	.730	210	.000

a. Lilliefors Significance Correction







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APPENDIX D



Descriptive Analysis



1) Frequency For Gender

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	60	28.6	28.6	28.6
	Female	150	71.4	71.4	100.0
	Total	210	100.0	100.0	

2) Frequency For Marital Status

Marital

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	38	18.1	18.1	18.1
	Married	172	81.9	81.9	100.0
	Total	210	100.0	100.0	

3) Frequency For Education Level

Edu.Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STPM/Diploma	19	9.0	9.0	9.0
	Bachelor's	158	75.2	75.2	84.3
	Master	33	15.7	15.7	100.0
	Total	210	100.0	100.0	

4) Frequency For Financial Knowledge Background

Fin.Background

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	94	44.8	44.8	44.8
	No	116	55.2	55.2	100.0
	Total	210	100.0	100.0	

5) Frequency For Working Years' Experience

Years

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 5 year	16	7.6	7.6	7.6
	5 - 10 year	33	15.7	15.7	23.3
	Above 10 year	161	76.7	76.7	100.0
	Total	210	100.0	100.0	

6) Frequency For Age (group)

group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	18	8.6	8.6	8.6
	2	75	35.7	35.7	44.3
	3	96	45.7	45.7	90.0
	4	21	10.0	10.0	100.0
	Total	210	100.0	100.0	



APPENDIX E

Reliability Test

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1) Reliability test for Knowledge

Case Processing Summary

		N	%
Cases	Valid	209	99.5
	Excluded ^a	1	.5
	Total	210	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

	Cronbach's Alpha	
	Based on	
	Standardized	
Cronbach's Alpha	Items	N of Items
.900	.901	7

Item Statistics

	Mean	Std. Deviation	N
Knowledge1	4.07	.665	209
Knowledge2	3.98	.661	209
Knowledge3	4.07	.717	209
Knowledge4	4.20	.624	209
Knowledge5	4.27	.602	209
Knowledge6	4.38	.586	209
Knowledge7	4.34	.600	209

Inter-Item Correlation Matrix

	Knowledge1	Knowledge 2	Knowledge 3	Knowledge 4	Knowledge5	Knowledge 6	Knowledge7
Knowledge1	1.000	.759	.625	.464	.407	.398	.445
Knowledge2	.759	1.000	.652	.559	.475	.483	.457
Knowledge3	.625	.652	1.000	.636	.547	.499	.516
Knowledge4	.464	.559	.636	1.000	.586	.649	.605
Knowledge5	.407	.475	.547	.586	1.000	.752	.647
Knowledge6	.398	.483	.499	.649	.752	1.000	.723
Knowledge7	.445	.457	.516	.605	.647	.723	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.187	3.976	4.383	.407	1.102	.024	7
Item Variances	.407	.343	.515	.172	1.500	.004	7
Inter-Item Correlations	.566	.398	.759	.361	1.905	.012	7

2) Reliability test for Religiosity

Case Processing Summary

		N	%
Cases	Valid	210	100.0
	Excluded ^a	0	.0
	Total	210	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.909	.915	6

Item Statistics

	Mean	Std. Deviation	N
Religiosity1	4.77	.513	210
Religiosity2	4.80	.446	210
Religiosity3	4.52	.643	210
Religiosity4	4.70	.511	210
Religiosity5	4.66	.576	210
Religiosity6	4.73	.475	210

Inter-Item Correlation Matrix

	Religiosity1	Religiosity2	Religiosity3	Religiosity4	Religiosity5	Religiosity6
Religiosity1	1.000	.907	.539	.646	.705	.672
Religiosity2	.907	1.000	.450	.655	.607	.673
Religiosity3	.539	.450	1.000	.576	.733	.429
Religiosity4	.646	.655	.576	1.000	.668	.729
Religiosity5	.705	.607	.733	.668	1.000	.644
Religiosity6	.672	.673	.429	.729	.644	1.000

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.697	4.524	4.800	.276	1.061	.010	6
Item Variances	.282	.199	.413	.214	2.076	.006	6
Inter-Item Correlations	.642	.429	.907	.478	2.116	.013	6

APPENDIX F



Test of Differences

Universiti Utara Malaysia

1) The difference between gender and awareness

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Awareness	Male	60	4.3318	.47218	.06096
	Female	150	4.2539	.47153	.03850

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Awareness	Equal variances assumed	.438	.509	1.081	208	.281	.07788	.07206	-.06417	.21993
	Equal variances not assumed			1.080	108.615	.282	.07788	.07210	-.06502	.22078

2) The Difference Between Marital Status And Awareness

Group Statistics

	Marital	N	Mean	Std. Deviation	Std. Error Mean
Awareness	Single	38	4.3014	.58425	.09478
	Married	172	4.2706	.44514	.03394

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Awareness	Equal variances assumed	3.619	.059	.364	208	.717	.03082	.08476	-.13628	.19793
	Equal variances not assumed			.306	46.932	.761	.03082	.10067	-.17171	.23336

3) The Difference Between Financial Background And Awareness

Group Statistics

	Fin. Background	N	Mean	Std. Deviation	Std. Error Mean
Awareness	Yes	94	4.2224	.50933	.05253
	No	116	4.3197	.43664	.04054

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2- tailed)	Mean Differ- ence	Std. Error Differ- ence	95% Confidence Interval of the Difference	
									Lower	Upper
Awareness	Equal variances assumed	2.440	.120	1.490	208	.138	-.09731	.06530	-.22604	.03142
	Equal variances not assumed			1.466	183.985	.144	-.09731	.06636	-.22823	.03361

3) The difference between group age and awareness

Descriptives

Awareness

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1.00	18	4.2071	.62348	.14696	3.8970	4.5171	2.64	5.00
2.00	75	4.2739	.48647	.05617	4.1620	4.3859	3.27	5.00
3.00	96	4.2680	.43376	.04427	4.1801	4.3559	3.27	5.00
4.00	21	4.3810	.45963	.10030	4.1717	4.5902	3.73	5.00
Total	210	4.2762	.47190	.03256	4.2120	4.3404	2.64	5.00

Test of Homogeneity of Variances

Awareness

Levene Statistic	df1	df2	Sig.
2.412	3	206	.068

ANOVA

Awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.323	3	.108	.480	.696
Within Groups	46.220	206	.224		
Total	46.543	209			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: Awareness

LSD

(I) group	(J) group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
1.00	2.00	-.06687	.12432	.591	-.3120	.1782
	3.00	-.06092	.12166	.617	-.3008	.1789
	4.00	-.17388	.15215	.254	-.4738	.1261
2.00	1.00	.06687	.12432	.591	-.1782	.3120
	3.00	.00595	.07300	.935	-.1380	.1499
	4.00	-.10701	.11694	.361	-.3376	.1235
3.00	1.00	.06092	.12166	.617	-.1789	.3008
	2.00	-.00595	.07300	.935	-.1499	.1380
	4.00	-.11296	.11411	.323	-.3379	.1120
4.00	1.00	.17388	.15215	.254	-.1261	.4738
	2.00	.10701	.11694	.361	-.1235	.3376
	3.00	.11296	.11411	.323	-.1120	.3379

5) The difference between level of highest education and awareness

Descriptives

Awareness

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
STPM/Diploma	19	4.2584	.40346	.09256	4.0639	4.4528	3.27	4.91
Bachelor's	158	4.2773	.47574	.03785	4.2026	4.3521	2.64	5.00
Master	33	4.2810	.50225	.08743	4.1029	4.4591	3.27	5.00
Total	210	4.2762	.47190	.03256	4.2120	4.3404	2.64	5.00

Test of Homogeneity of Variances

Awareness

Levene Statistic	df1	df2	Sig.
2.172	2	207	.117

ANOVA

Awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.007	2	.003	.016	.985
Within Groups	46.536	207	.225		
Total	46.543	209			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: Awareness

LSD

(I) Edu.Level	(J) Edu.Level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
STPM/Diploma	Bachelor's	-.01896	.11513	.869	-.2459	.2080
	Master	-.02262	.13655	.869	-.2918	.2466
Bachelor's	STPM/Diploma	.01896	.11513	.869	-.2080	.2459
	Master	-.00366	.09075	.968	-.1826	.1752
Master	STPM/Diploma	.02262	.13655	.869	-.2466	.2918
	Bachelor's	.00366	.09075	.968	-.1752	.1826



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6) The difference between working years' experience and awareness

Descriptives

Awareness

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Below 5 year	16	4.0795	.57292	.14323	3.7743	4.3848	2.64	4.91
5 - 10 year	33	4.3113	.51125	.08900	4.1300	4.4926	3.45	5.00
Above 10 year	161	4.2885	.45119	.03556	4.2183	4.3588	3.27	5.00
Total	210	4.2762	.47190	.03256	4.2120	4.3404	2.64	5.00

Test of Homogeneity of Variances

Awareness

Levene Statistic	df1	df2	Sig.
1.593	2	207	.206

ANOVA

Awareness

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.684	2	.342	1.544	.216
Within Groups	45.859	207	.222		
Total	46.543	209			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: Awareness

LSD

(I) Years	(J) Years	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Below 5 year	5 - 10 year	-.23175	.14339	.108	-.5144	.0509
	Above 10 year	-.20899	.12338	.092	-.4522	.0342
5 - 10 year	Below 5 year	.23175	.14339	.108	-.0509	.5144
	Above 10 year	.02276	.08994	.801	-.1546	.2001
Above 10 year	Below 5 year	.20899	.12338	.092	-.0342	.4522
	5 - 10 year	-.02276	.08994	.801	-.2001	.1546

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APPENDIX G



Pearson Correlation

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Descriptive Statistics

	Mean	Std. Deviation	N
Knowledge	4.1857	.50329	210
Religiosity	4.6968	.44037	210

Correlations

		Knowledge	Religiosity
Knowledge	Pearson Correlation	1	.465**
	Sig. (2-tailed)		.000
	Sum of Squares and Cross-products	52.941	21.538
	Covariance	.253	.103
	N	210	210
Religiosity	Pearson Correlation	.465**	1
	Sig. (2-tailed)	.000	
	Sum of Squares and Cross-products	21.538	40.531
	Covariance	.103	.194
	N	210	210

** . Correlation is significant at the 0.01 level (2-tailed).

APPENDIX H



Multiple Regression

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Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Awareness	Male	60	4.3318	.47218	.06096
	Female	150	4.2539	.47153	.03850

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Awareness	Equal variances assumed	.438	.509	1.081	208	.281	.07788	.07206	-.06417	.21993
	Equal variances not assumed			1.080	108.615	.282	.07788	.07210	-.06502	.22078

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Knowledge, Religiosity ^b	.	Enter

a. Dependent Variable: Awareness

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.737 ^a	.543	.538	.32072	.543	122.736	2	207	.000

a. Predictors: (Constant), Knowledge, Religiosity

b. Dependent Variable: Awareness

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.250	2	12.625	122.736	.000 ^b
	Residual	21.293	207	.103		
	Total	46.543	209			

a. Dependent Variable: Awareness

b. Predictors: (Constant), Knowledge, Religiosity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.084	.252		4.300	.000		
	Religiosity	.108	.057	.101	1.895	.060	.784	1.276
	Knowledge	.642	.050	.684	12.888	.000	.784	1.276

a. Dependent Variable: Awareness

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	Religiosity	Knowledge
1	1	2.988	1.000	.00	.00	.00
	2	.008	19.890	.26	.08	.96
	3	.004	26.447	.73	.92	.04

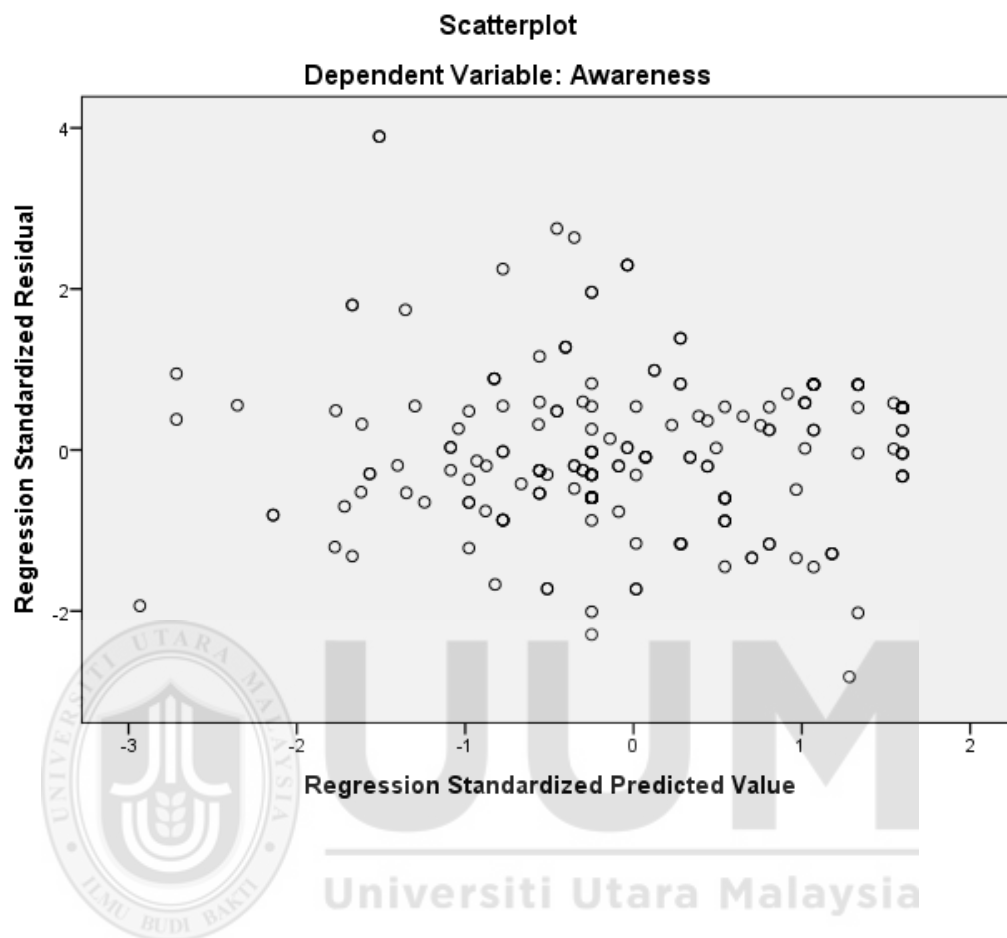
a. Dependent Variable: Awareness

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.2569	4.8314	4.2762	.34758	210
Std. Predicted Value	-2.933	1.597	.000	1.000	210
Standard Error of Predicted Value	.022	.089	.037	.011	210
Adjusted Predicted Value	3.2868	4.8332	4.2764	.34753	210
Residual	-.90357	1.24885	.00000	.31919	210
Std. Residual	-2.817	3.894	.000	.995	210
Stud. Residual	-2.837	3.925	.000	1.002	210
Deleted Residual	-.91628	1.26875	-.00017	.32365	210
Stud. Deleted Residual	-2.887	4.070	.001	1.012	210
Mahal. Distance	.008	15.253	1.990	2.137	210
Cook's Distance	.000	.082	.005	.010	210
Centered Leverage Value	.000	.073	.010	.010	210

a. Dependent Variable: Awareness

Charts



APPENDIX I



Others

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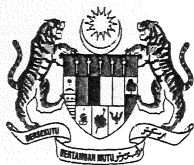
LIST OF SCHOOLS AND NUMBER OF TEACHERS

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		Jumlah
1	SK DATO' WAN KEMARA	82
2	SK JITRA	45
3	SK KODIANG	48
4	SK HOSBA	40
5	SK BANDAR BUKIT KAYU HITAM	40
6	SK JITRA 2	37
7	SK BANDAR BARU SINTOK	72
8	SK JITRA 3	43
9	SK PAYA KEMUNTING	59
10	SK SULTAN AHMAD TAJUDDIN	85
11	SK SIPUTEH	54
12	SK BARU LAPAN	27
13	SK FELDA BUKIT TANGGA	27
14	SK HAJI WAN YAHYA	35
15	SK DATO' SYED NAHAR	27
16	SK ANAK-ANAK TENTERA	30
17	SK LAKA SELATAN	21
18	SK TOK KEPAK	23
19	SK AYER HITAM	64
21	SK BINJAL	34
22	SK GUAR NAPAI	17
23	SK GELONG	25
24	SK DATO' SRI SYED AHMAD	28
25	SK MEGAT DEWA	24
26	SK MANGGOL BONGOR	23
27	SK MATANG PALU	22
28	SK PADANG PERAHU	30
29	SK TUN LAKSAMANA	28
30	SK PIDA TIGA	28

31	SK HAKIM THE	24
32	SK SANGLANG	29
33	SK JERLUN	32
34	SK SERI BANAI	28
35	SK PENGHULU HJ DARUS	27
36	SK MALAU	32
37	SK TELOK MALEK	17
38	SK SERI MUDA	54
39	SK BANDAR DARUL AMAN	75
40	SK PULAU CHAPA	17
41	SK BUKIT TINGGI	43
42	SK PULAU NYIOR	30
43	SK PDANG PEKAN	43
44	SK PUTAT	49
45	SK DARUL AMAN HEIGHT	77
JUMLAH		1695



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PUSAT PENGAJIAN PERNIAGAAN ISLAM
ISLAMIC BUSINESS SCHOOL
Universiti Utara Malaysia
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA



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TERIMA

17 JAN 2019

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Tarikh: 16 Januari 2019

Pegawai Pejabat Pendidikan Daerah Kubang Pasu

Bandar Darul Aman

06000 Jitra, Kedah Darul Aman

Tuan,

**PERMOHONAN KEBENARAN MENJALANKAN KAJIAN PENYELIDIKAN SARJANA DI
PEJABAT PENDIDIKAN DAERAH KUBANG PASU, KEDAH DARUL AMAN**

Dengan segala hormatnya saya merujuk kepada perkara di atas.

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"ILMU, BUDI, BAKTI"

Saya yang menurut perintah

DR. AHMAD KHILMY BIN ABDUL RAHIM
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*Dihuluskan -
Pohon kerjasama sekolah
bersesuaian.*

Terima kasih -

Norazlee bin Nor Rashid
17/1/2019

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Timbalan Pegawai Pendidikan Daerah
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